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TWENTY-THIRD

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

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JANUARY 1, 1878.

PART I.

FIRE AND MARINE INSURANCE.

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TWENTY-THIRD ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

To the Honorable the Senate and House of Representatives:

THE Insurance Commissioner respectfully presents herewith the First Part of the Twenty-Third Annual Report of the Insurance Department.

This volume contains the statements in detail of all the Insurance Companies, other than Life, Casualty, and Accident, doing business in this Commonwealth on the thirty-first day of December, 1877, as rendered to the Commissioner.

The number of such companies, duly authorized to transact business in this State, Jan. 1, 1878, was two hundred and fifteen, classified as follows: Massachusetts Companies, eighty-seven, of which fifty-five are Mutual Fire (three of which have a cash guarantee capital); one Mutual Boiler, seven Mutual Marine and Fire-Marine, and twenty-five Joint Stock Fire and Marine Companies; Fire and Marine Companies of other States, one hundred and eleven; United States Branches of Foreign Companies, seventeen.

The following schedules show the companies admitted and withdrawn since the publication of the last report: —

Companies Admitted.

NAME OF COMPANY.	Location.	Date of Admission.
American Exchange,	New York,	May 29, 1877.
Newark Fire,	Newark, N. J.,	Sept. 1, "
Transatlantic Fire,	Hamburg, Ger.,	Oct. 18, "
Rutgers Fire,	New York,	Nov. 16, "
North German Fire,	Hamburg, Ger.,	Mar. 1, 1878.

Companies Withdrawn.

NAME OF COMPANY.	Location.	Date of Withdrawal.
Paterson Fire,	Paterson, N.J.,	June 20, 1877.
Richmond Fire Association,	Richmond, Va.,	July 14, "
Citizens',	Newark, N.J.,	July 16, "
Atlas,	Hartford, Conn ,	Aug. "
Guaranty Fire,	New York,	Oct. 13, "
Arctic Fire,	New York,	Oct. 18, "
St. Louis,	St. Louis, Mo.,	Oct. 18, "
Manayunk,	Philadelphia, Penn.,	Oct. 30, "
Philadelphia Fire,	Philadelphia, Penn.,	Dec. 6, "
Reading,	Reading, Penn.,	Dec. 11, "
Sun Fire,	Philadelphia, Penn.,	Dec. 18, "
Amazon,	Cincinnati, O.,	Dec. 22, "
Franklin Fire,	New York,	Jan. 1, 1878
Home,*	Columbus, O.,	Feb. 15, "

* License revoked.

New Companies.

NAME OF COMPANY.	Location.	Commenced Business.
Mutual Boiler Ins. Co. of Boston,*	Boston, . . .	June 1, 1877.
Shelburne Mutual Fire,† . .	Shelburne, . .	June 18, "
Granby Mutual Fire,† . .	Granby, . . .	Aug. 31, "

Companies Closing Up.

By an Act of the Legislature of 1877, the time for closing the affairs of the *Central Mutual Fire Insurance Company* of Worcester was extended to June 1, 1878. The liabilities of the company are nearly all discharged, and the Directors will soon declare a dividend of about thirty per cent upon the assessments. Of the original assessment, sixty-five per cent has been collected. About seventy per cent of all the persons assessed responded to the call.

But little has been done toward closing the affairs of the *Globe Insurance Company* of Boston, as the Directors are awaiting a more favorable opportunity to realize upon the assets. The claims for losses have all been paid except one for a small amount, which is now in suit in Pennsylvania. The yearly policies will all have expired in May next, and thereafter the policies of the Shawmut will be substituted for the term policies in force.

In consequence of a second heavy loss, the Directors of the *Factory Mutual Fire Insurance Company* of Boston voted, Nov. 5, 1877, to close up the company. The unsettled losses at this time amounted to $13,000. A call of thirty-five per cent, amounting to $8,517.08, was made upon the deposit notes, and nearly all of the same has been collected. Sufficient funds are now in hand to pay all liabilities and the expenses incident to closing up the affairs of the company.

On the 14th of November, 1877, the Directors of the *Northampton Mutual Fire Insurance Company*, of Northampton,

* Organized under special charter.

† Organized under General Law. These companies are local, insuring only property located in their respective towns.

voted to request the Commissioner to procure the dissolution of the corporation, the business having proved unsuccessful. The assets at this time consisted of premiums in course of collection, $1,435.92; and deposit notes, $7,074.10. The liabilities were: unpaid losses, $876.98; and unearned premiums, $2,760.98. Legal proceedings were instituted Nov. 22; and on Dec. 7, Messrs. G. A. Christie and J. J. Bottum were appointed as Receivers.

At a meeting of the Directors of the *Conway Mutual Fire Insurance Company* of Conway, held June 19, 1877, at which the Insurance Commissioner was present by invitation, after a careful consideration of the condition and prospects of the company, it was voted inexpedient to continue business, and the Commissioner was requested to institute the necessary legal proceedings to close up the corporation. The condition of the company at this time was substantially as follows: Cash assets, book value, $14,074.41; deposit notes, $106,257.70. Liabilities: claimed and reported losses, $8,338.00; unclaimed dividends and sundry items of expenses, $399.42; unearned premiums, $26,564.42. It was thought at this time that a sufficient sum could be realized upon the assets to pay all losses and the expenses of closing up, and that members would relinquish their claims for unearned premiums if by so doing an assessment would be avoided. The usual proceedings were at once instituted against the company; and at the hearing before the Supreme Judicial Court, July 6, Messrs. Henry Winn of Shelburne Falls, H. W. Billings of Conway, and Samuel O. Lamb of Greenfield, were appointed as receivers. Up to Jan. 1, 1878, the Receivers had collected $1,312.59, and disbursed, by order of court, $257.55. The adjusted claims at same date were $5,115.55; unadjusted claims, $3,180.00. On the 12th day of January the building owned by the company was destroyed by fire: it was not insured, and the assets are diminished about $2,000 by this cause.

Receiverships.

The accounts of all receivers of Insurance Companies have been examined during the year, as required by chapter 83 of the Acts of 1876. The following are the results: —

Boston Insurance Company.

Cash in hands of receivers, September, 1876, . . .	$64 55

Of this sum $46.17 is held for payment of dividends; the balance, $18.38, is held subject to the further order of the court.

The receivers also hold Alabama claims amounting to about $36,000. There have been no receipts or disbursements since September, 1876.

Bay State Fire Insurance Company.

Cash in hands of receivers, Dec. 4, 1876, ...		$447 04
Paid receivers, per order of court, . . .	$196 45	
Dividends, ...	119 43	
		315 88
Balance on hand Dec. 12, 1877, ...		$131 16

No disbursements since April 2, 1877.

Boot and Shoe Manufacturers' Mutual Fire Insurance Company.

Cash in hands of receivers, Feb. 4, 1876, .	$13,256 51	
Received for interest on deposits, . . .	63 76	
		$13,320 27
Paid to members (12 per cent of assessment), .	$6,737 14	
taxes and sundry expenses, . . .	272 46	
		7,009 60
Balance on hand July 23, 1877, ...		$6,310 67

By decree of court dated July 27, 1877, the receivers are directed to pay into court $95.50, being the amount of assessment not returned, the same to be invested in the name of the clerk of the court, in the Boston Five Cents Savings Bank: the balance, $6,215.17, is allowed to the receivers, and they are discharged.

Builders' Mutual Fire Insurance Company (first class).

Amount realized from assets, ...	$8,060 33
of claims for losses allowed, ...	6,504 94
of all other claims allowed, ...	3,462 40
of claims for losses paid, ...	6,484 00
of claims for losses unpaid, ...	20 94
of all other claims paid, ...	380 53
of expenses to date, ...	932 56
of cash on hand Dec. 20, 1877, ...	263 24

From a voluntary contribution made by members of the second class, a sufficient sum will be realized to pay all claims in full, except return premiums.

Builders' Mutual Fire Insurance Company (second class).

Cash received from treasurer of company,	$4,726 00	
realized from assets,	13,323 16	
received for interest and sundry items,	875 52	
		$18,924 68
Disbursed for fire losses,	$1,853 58	
for cancellation of losses and sundry claims, under decree of court,	1,796 27	
Paid clerical and other expenses,	1,016 41	
return premiums in full,	5,240 37	
		9,906 63
Balance on hand Dec. 13, 1877,		$9,018 05

A dividend of profits amounting to about 50 per cent of the cash premiums will be paid to members of this class.

Exchange Insurance Company.

Cash in hands of receivers, Nov 26, 1876,	$727 10	
Received for interest,	17 73	
		$744 83
Paid dividends on return premiums,	$64 83	
dividends on loss,	70 00	
		134 83
Balance on hand Dec. 21, 1877,		$610 00

Franklin Insurance Company.

Cash in hands of receivers, Nov. 22, 1876,	$74,830 30	
received from assets and interest,	3,011 05	
		$77,841 35
Paid dividends on fire losses,	$68,347 45	
dividends on marine losses,	1,096 25	
dividends on return premiums,	20 45	
expenses,	642 69	
		70,106 84
Balance on hand Dec. 21, 1877,		$7,734 51

The receivers also hold 50 shares Calais Bank Stock, par value $50 each; mortgage $4,000; claims now in suit, considered good, $7,000; Alabama claims, $11,450; Relief Steamboat Company Stock, $3,800. The two last items have little or no present value. The status of the Jackson defalcation remains unchanged.

Howard Fire Insurance Company.

Cash in Hide and Leather National Bank, Nov. 16, 1876,	$2,656 64
Dividends paid during the year,	403 68
Balance in Bank Dec. 21, 1877,	$2,252 69

Hide and Leather Insurance Company.

Cash in hands of receivers, Dec. 15, 1875,	$32,522 44	
Received for interest,	226 48	
		$32,748 92
Disbursements under decree of court,		32,423 47
Balance on hand, Dec. 18, 1877,		$305 45

Percentage of dividends paid, 48½.

Mechanics' Mutual Fire Insurance Company.

Balance on hand, Nov. 21, 1876,	$244,014 62	
Interest on deposits and sundry receipts,	2,787 57	
		$246,802 19
Disbursed under decree of court: —		
To receivers,	$11,500 00	
Sundry expenses,	2,068 01	
Assessments returned, 49 per cent,	228,201 47	
Sundry dividends on old policies, &c.,	571 87	
		242,341 35
Balance on hand, Nov. 15, 1877,		$4,460 84

Dividends unpaid on old policies, $317.28.
" " assessments, 161.52.

Merchants' Insurance Company.

Cash on hand, Nov. 22, 1876,	$1,254 26	
Received salvage on old account,	77 57	
		$1,331 83
Dividends paid,		775 41
Balance in National Eagle Bank, Dec. 21, 1877,		$556 42

Manufacturers' Insurance Company.

Received on old account, salvage,	$9 39
Paid court fees,	1 20
Balance on hand, Dec. 18, 1877,	$8 19

The receivers hold Alabama Claims amounting to $276,000, exclusive of interest.

National Insurance Company.

Cash on hand, Nov. 25, 1876,	$18,958 28	
Received for interest on deposit,	445 70	
		$19,403 98
Paid dividends,	$821 37	
attorney's fees and expenses,	831 96	
		1,653 33
Balance on hand, Dec. 19, 1877,		$17,750 65

The suit which has delayed the settlement of the affairs of this company has, for the fourth time, been decided in its favor: an appeal has been taken, but the case will probably be determined early in 1878.

New England Mutual Marine Insurance Company.

Cash on hand, Nov. 29, 1876,	$10,534 60	
Received sundry dividends,	203 80	
		$10,738 40
Paid dividends on losses,	$3,213 90	
" " on return premiums,	4 86	
" taxes and expenses,	511 83	
		3,730 59
Balance on hand, Dec. 21, 1877,		$7,007 81

The receivers also hold property in Chicago, valued at $7,000; Alabama Claims, $180,000; and a claim in suit (" Ship Kate Dyer "), $12,000.

Neptune Insurance Company.

Cash on hand, Dec. 1, 1876,	$10,372 63	
Received for interest and dividends,	340 85	
		$10,713 48
Paid for dividends,	$300 30	
for expenses,	2 50	
		302 80
Balance on hand, Dec. 20, 1877,		$10,410 68

The receivers hold Alabama Claims amounting to $35,000; and a claim in suit (" Ship Kate Dyer "), $10,000.

People's Fire Insurance Company.

Cash on hand, Sept. 12, 1876,	$1,708 74
Paid court fees and sundry disbursements,	1,063 11
Balance in Bank, Dec. 12, 1877,	$645 63

Of the checks outstanding as per last statement, twenty-four, amounting to $170.17, have since been paid: the last drawn was presented in June, 1877.

Suffolk Insurance Company.

Of the funds deposited with the New England Trust Company, the sum of $857.56 remains on deposit, Dec. 18, 1877.

No payments or demands have been made since May 12, 1877.

Shoe and Leather Dealers' Fire and Marine Insurance Company.

Cash on hand, May, 1875,	$266 65	
Received salvage, old account,	1 80	
		$268 45
Paid dividends,		167 03
Balance on hand, Dec. 19, 1877,		$101 42

Dividends unpaid (not called for), $69.76.

Tremont Insurance Company.

Cash on hand, Nov. 17, 1876,	$76 28	
since received.	22 30	
		$98 58
Sundry payments,		86 75
On hand, Aug. 27, 1877, to be paid into court,		$11 83

Receivers discharged Aug. 31, 1877.

Washington Insurance Company.

Cash on hand Dec. 1, 1876,	$2,198 89
Received for interest and sundry items,	1,067 38
On hand, Dec. 18, 1877,	$3,266 27

The receivers hold securities valued at $24,000, Alabama Claims amounting to $100,000, and a claim in suit ("Ship Kate Dyer"), for $10,000.

Business of 1877.

The following Comparative Tables exhibit, in condensed form, the business of the year:—

Comparative Table A.—*Mass. Mutual Fire Insurance Companies.*

	1876.*	1877.†	Increase or Decrease in 1877.
Assets,	$5,591,347	$5,724,164	+$132,817
Liabilities,	2,748,528	2,938,220	+189,692
Surplus,	2,845,982	2,791,156	—54,826
Income,	2,207,911	2,243,043	+35,132
Expenditures,	1,983,687	2,002,270	+18,583
Risks written,	169,627,692	178,400,701	+8,773,009
Net premiums received,	1,869,826	1,929,780	+59,954
Risks outstanding,	395,487,097	397,419,022	+1,931,925
Losses paid,	663,332	603,875	—59,457
Losses incurred,	624,415	844,425	+220,010
Assessments collected,	21,367	5,345	—16,022
Profits returned,	902,138	968,331	+66,193
Expenses,	392,030	420,696	+28,666

* Fifty-seven Companies. † Fifty-four Companies.

COMPARATIVE TABLE B. — *Mass. Mutual Marine and Fire-Marine Insurance Companies.*

	1876.*	1877.*	Increase or Decrease in 1877.
Cash guarantee fund,	$765,200	$765,200	–
Subscription notes,	1,031,700	1,023,600	—$8,100
Assets,	4,651,835	4,245,159	—406,676
Liabilities,	1,120,209	976,953	—143,256
Surplus,	392,907	444,808	+51,901
Income,	1,381,309	1,216,238	—165,071
Expenditures,	1,184,090	1,490,603	+306,513
Risks written,	63,494,975	65,384,509	+1,889,534
Net premiums received,	1,224,321	1,027,975	—196,346
Risks outstanding,	43,495,877	41,199,413	—2,296,464
Losses paid,	719,620	758,589	+38,969
Losses incurred,	708,695	673,646	—35,049
Expenses,	174,396	169,197	—5,199
Scrip dividends declared,	276,583	238,363	—38,220
Scrip redeemed,	115,310	111,761	—3,549
Scrip outstanding, †	1,341,819	1,034,498	—307,321

* Seven companies.

† The outstanding scrip of the Union Mutual Marine Insurance Company was cancelled in 1877.

COMPARATIVE TABLE C. — *Mass. Joint Stock Insurance Co's.**

	1876.†	1877.‡	Increase or Decrease in 1877.
Cash capital,	$7,017,000	$7,217,000	+$200,000
Assets,	13,244,355	13,195,886	—48,469
Liabilities,	3,715,224	3,613,256	—101,968

* The statement of the Globe Insurance Company was not used in the compilation of this table.

† Twenty-six Companies. ‡ Twenty-five Companies.

COMPARATIVE TABLE C. — *Mass. Joint Stock Insurance Company* — Concluded.

	1876.	1877.	Increase or Decrease in 1877.
Surplus,	$9,529,129	$9,582,630	+$53,501
Income.	4,831,400	4,994,234	+162,834
Expenditures,	3,771,166	4,786,389	+1,015,223
Risks written,	364,343,532	400,691,535	+36,348,003
Net premiums received,	4,817,233	4,385,522	—431,711
Risks outstanding,	323,459,921	357,359,852	+33,899,931
Losses paid,	2,023,899	2,957,375	+933,476
Losses incurred,	2,238,048	2,910,221	+672,173
Expenses,	1,254,574	1,266,291	+11,717
Cash dividends declared,	451,800	561,000	+109,200

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1876.*	1877.†	Increase or Decrease in 1877.
Cash capital,	$42,076,225	$40,830,694	—$1,245,531
Assets,	117,551,275	112,077,565	—5,473,710
Liabilities,	36,313,447	33,898,236	—2,415,211
Income,	53,012,773	49,621,630	—3,391,143
Expenditures,	46,524,792	49,441,105	+2,916,313
Fire risks written,	3,824,803,150	3,773,630,119	—51,173,031
Net premiums received,	36,523,489	32,746,214	—3,777,275
Marine risks written,	964,526,667	1,115,225,467	+150,698,800
Net premiums received,	10,417,462	10,871,646	+454,184
Fire losses paid,	18,870,056	18,443,484	—426,572
Marine or inl'd losses paid,	5,842,103	7,717,845	+1,875,742
Dividends paid,	5,778,136	5,523,217	—254,919
Expenses,	14,057,434	13,892,824	—164,610

* One hundred and seventeen Companies. † One hundred and eleven Companies.

Comparative Table E. — *U. S. Branches of Foreign Companies.*

[Fire business only.]

	1876.*	1877.†	Increase or Decrease in 1877.
Assets in U. S.,‡ . .	$17,350,338	$16,606,625	—$743,713
Liabilities in U. S., . .	7,285,683	8,333,895	+1,048,212
Income, ...	10,919,412	12,294,954	+1,375,542
Expenditures, . . .	8,136,334	9,247,763	+1,111,429
Risks written, . . .	1,135,388,303	1,452,945,088	+317,556,785
Net premiums received, .	10,240,881	11,578,184	+1,337,303
Losses paid, . . .	4,826,759	5,741,379	+914,620
Expenses, . . .	3,203,117	3,495,706	+292,589

* Fifteen companies. † Seventeen companies.

‡ Available for the payment of losses in this State.

Comparative Table F. — *Massachusetts Business.*

	1876.	1877.	Increase or Decrease in 1877.
Fire risks written, . .	$528,211,058	$585,928,271	+$57,717,213
Fire premiums received, .	5,974,268	5,998,124	+23,856
Fire losses paid, . .	2,764,516	2,327,688	—436,828
Fire losses incurred, .	2,738,180	2,572,185	—165,995
Marine risks written, .	174,267,727	203,625,808	+29,358,081
Marine premiums received,	3,093,074	3,372,536	+279,462
Marine losses paid, . .	1,974,050	2,349,973	+375,923
Marine losses incurred, .	2,085,581	2,245,102	+159,521

Comparative Ratios of Table F.

	1876.	1877.	Decrease in 1877.
Fire premiums received to risks written (premium rate), . . .	1.13	1.02	9.7 per cent.
Fire losses incurred to risks written, .	.52	.44	15. " "
Fire losses incurred to premiums received, ...	45.8	42.9	6.3 " "
Marine premiums received to risks written (premium rate), . .	1.77	1.66	6.3 " "
Marine losses incurred to risks written, ...	1.20	1.10	8.3 " "
Marine losses incurred to premiums received, ...	67.4	66.6	1.2 " "

From the preceding tables, and the statistical tabulations which follow the text, it appears that the companies, as a whole, have had a prosperous year. The average of cash dividends paid by the joint-stock companies is a trifle over twelve and one-half per cent. The income, from interest and dividends, upon investments amounts to $6,182,782, which sum is $97,930 in excess of the whole amount of dividends paid. The situation, however, is not so favorable as may be inferred from a hasty perusal of these statistics. The increase of business in this State is due largely to the renewal of term-policies written immediately after the great fire in Boston; and the small increase in the amount of premiums received shows the great reduction which has been made in the premium rate. The ratio in Table F shows this reduction to have been about ten per cent upon the average business; but it was, in reality, more than this, owing to the excess of long-term business in 1877 over that of 1876. The average rate at the present time is probably lower than it was before the fire in Chicago, in 1871. The ratio of loss to premiums received shows, in this State, a favorable reduction; but in the whole business of the companies this ratio has increased. It is now about fifty-six per cent, as against fifty-one per cent in 1876. The increase of the ratio of expenses to premium receipts is still more striking: separating the marine and fire business in the tables, it is apparent that in the latter about forty per cent of the premiums are absorbed in expenses.

The business of the companies varies very much; and with many of them the situation may be briefly stated thus, — *less expenses, less losses, higher rates, or bankruptcy.*

It will be observed that in the preparation for publication in this Report of the statements of companies having deposits in certain States, which are made and held for the special protection of the citizens of such States, such deposits are not admitted as available for the payment of losses in this State. In order to economize space, the *net* deposit above the liability in such States is deducted from the gross assets, which is equivalent to a deduction of the whole sum, with a further deduction from the gross liabilities. In each instance the deposits and liabilities are shown by a foot-note.

Following the text will be found the usual statistical tabulations. The Insurance legislation of 1877 will be found in the Appendix.

Respectfully submitted,

S. H. RHODES,
Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Risks written in 1877.	Risks terminated in 1877.	Amount at Risk, Dec. 31, 1877.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1877.	Surplus or Deficiency in 1876.
Abington,	1857	$774,347	$872,889	$2,094,974	$32,820	$19,133	$13,687	$9,194
Annisquam,	1847	75,005	72,380	356,080	6,054	–	‡	–
Arkwright,	1860	20,810,182	20,284,494	20,654,984	178,546	141,982	36,564	73,062
Ashfield,	1873	7,819	–	166,802	50	–	‡	–
Attleborough,	1845	276,760	217,599	996,604	12,285	4,295	7,990	6,291
Barnstable County,	1833	972,709	840,007	5,287,717	79,470	36,633	42,837	43,738
Berkshire,	1835	1,149,434	874,472	5,594,274	58,606	37,639	20,967	19,214
Boot Manufacturers',	1876	880,000	577,150	828,475	4,972	11,479	—6,508	667
Boston Manufacturers',	1850	41,904,200	41,384,444	41,792,000	397,239	301,709	95,530	163,748
Bristol County,	1829	602,350	801,800	5,439,250	835	6,663	‡	–
Cambridge,	1834	1,763,047	1,618,550	4,984,811	95,590	38,555	57,035	45,396
Citizens',	1846	5,696,336	4,885,928	21,196,399	250,616	161,580	89,036	101,477
City,	1846	–	299,000	2,500	11,939	25	11,914	14,486
Cohasset,	1846	65,261	66,387	382,975	5,111	4,900	211	—335
Cotton and Woolen Manufacturers',	1875	802,154	573,783	1,106,234	10,275	6,955	3,320	989
Dedham,	1837	573,666	430,286	1,114,656	52,888	11,315	41,573	36,872
Dorchester,	1856	3,815,872	3,972,793	11,011,243	174,966	100,258	74,708	75,023
Essex,	1829	119,600	147,250	963,250	33,746	11,667	22,079	19,057
Fall River Manufacturers',	1870	8,862,786	8,373,674	8,602,685	80,567	81,542	—975	47,402
Fitchburg (first class),	1847	4,037,336	4,374,617	14,683,882	146,578	115,882	30,696	26,939
Fitchburg (second class),	1847	770,675	772,417	849,438	88,545	8,215	80,330	68,195
Franklin (first class),	1829	915,874	54,756	861,118	7,606	5,765	1,841	–
Franklin (second class),	1829	158,813	1,758,722	3,909,141	20,798	29,257	—8,459	—5,194

Granby,	1877	–	–	$108,455	$423	–	–	–
Groveland,	1828	$323,407	$309,328	1,361,146	86	$4,165	‡	–
Hampshire,	1832	553,700	614,295	3,339,339	51,101	23,063	$28,039	$31,391
Hingham,	1826	2,943,731	2,526,597	21,008,146	319,912	180,986	138,926	140,548
Holyoke,	1843	7,983,398	9,015,449	20,237,621	445,778	153,880	191,898§	159,482
Home,	1876	1,233,304	1,093,756	1,021,439	8,156	11,144	—2,988	—2,097
Lowell,	1832	766,623	661,028	1,719,568	45,756	11,474	34,282	31,832
Lynn,	1828	297,950	327,940	1,592,647	47,394	19,820	27,574	26,072
Massachusetts,	1873	2,228,865	355,685	14,747,070	282,777	46,404	36,373§	33,639
Mechanics',	1875	3,797,695	1,311,256	6,025,456	253,704	51,120	2,584§	—1,807
Merchants and Farmers',	1847	4,182,593	5,223,327	14,638,228	199,709	111,864	87,846	87,251
Merrimack,	1828	4,237,254	3,393,324	13,196,531	163,854	95,588	68,266	67,601
Middlesex,	1826	4,278,160	3,871,051	18,197,612	335,300	137,238	198,062	191,427
Milford,	1852	132,810	128,052	780,054	6,748	4,595	2,154	3,125
Mill Owners',	1873	8,019,776	6,442,487	7,738,820	45,829	41,724	4,105	20,085
Mutual Boiler,	1877	602,700	4,500	598,200	2,445	3,830	—1,385	–
Mutual Fire Assurance,	1827	681,300	641,675	3,914,475	100,615	33,871	66,744	67,405
Mutual Protection,	1864	287,725	327,735	1,293,300	29,140	8,822	20,318	13,626
Newburyport,	1829	96,100	94,745	726,265	22,258	4,545	17,713	17,113
Norfolk,	1825	3,679,357	3,930,614	14,901,960	274,278	136,115	138,163	125,568
Quincy,	1851	7,011,748	7,106,004	25,876,751	362,117	198,746	163,371	154,042
Salem,	1838	390,350	461,100	1,083,400	25,921	9,720	16,200	16,111
Salisbury and Amesbury,	1855	86,302	109,072	372,298	4,167	1,346	2,821	2,501
Saugus,	1852	839,025	839,150	2,554,445	754	1,412	‡	–
Shelburne,	1877	106,558	–	106,558	556	–	–	–
South Danvers,	1829	111,475	98,375	996,580	47,381	11,642	35,739	35,004
Traders and Mechanics',	1848	3,701,361	3,868,023	14,458,085	241,133	113,898	127,236	103,681
Westfield,	1852	148,750	159,600	815,900	6,681	5,782	899	1,947

* Not including deposit notes.

† Including unearned premiums on unexpired risks. and relies on assessments on deposit notes to pay losses.

‡ This company charges a cash premium adequate for expenses only,

§ Exclusive of guarantee capital.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies* — Concluded.

NAME OF COMPANY.	Commenced business.	Risks written in 1877.	Risks terminated in 1877.	Amount at Risk, Dec. 31, 1877.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1877.	Surplus or Deficiency in 1876.
Westford,	1840	$112,825	$174,405	$574,120	$1,411	$2,627	—$1,216	—$2,639
West Newbury,	1828	247,457	163,850	2,068,205	30	1,758	‡	-
Weymouth and Braintree,	1833	281,075	740,457	1,493,899	11,696	15,706	—4,010	—9,182
Worcester Manufacturers'.	1855	16,349,129	16,485,274	16,020,623	163,311	113,597	49,714	82,727
Worcester Mutual,	1824	7,653,972	7,410,350	30,972,334	473,641	246,289	227,352	215,396
Totals,		$178,400,701	$171,141,902	$397,419,022	$5,724,164	$2,938,220	$2,291,156	-

* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures. *	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prem's Received.	Amount at Risk.†		Prem's Received.	Gross Income.
Abington,	$13,910	$10,463	$12,114	$4,257	35.14	.20	$3,278	27.06	23.57
Annisquam,	669	398	–	35	–	–	290	–	–
Arkwright,	193,747	177,821	185,033	39,457	21.32	.19	14,219	7.68	7.34
Ashfield,	1,596	1,581	42	1,555	–	.95	27	–	–
Attleborough,	2,290	1,187	2,290	900	39.30	.09	287	12.53	12.53
Barnstable County,	20,097	19,745	15,918	3,890	24.44	.07	2,570	16.14	12.79
Berkshire,	15,759	17,008	12,931	10,329	79.88	.19	4,514	34.91	28.64
Boot Manufacturers,'	7,220	5,493	7,141	1,016	14.23	.15	3,216	45.03	44.54
Boston Manufacturers',	373,977	319,421	354,748	44,985	13.54	.11	29,723	8.88	7.95
Bristol County,	3,789	3,626	3,775	905	–	.02	2,721	–	–
Cambridge,	29,832	17,848	24,854	1,458	5.87	.03	7,380	29.69	24.74
Citizens',	85,119	81,176	73,088	23,807	32.57	.11	25,715	35.18	30.21
City,	35	1,942	–	–	–	–	630	–	–
Cohasset,	1,380	1,192	1,100	–	–	–	722	65.64	52.32
Cotton and Woolen Manufacturers',	13,364	9,590	13,218	4,516	34.17	.45	4,939	37.37	36.96
Dedham,	12,156	7,241	8,881	2,140	24.10	.21	2,994	33.71	24.63
Dorchester,	68,574	61,637	59,812	23,739	39.69	.21	17,039	28.49	24.85
Essex,	3,974	1,938	1,969	18	–	–	926	47.03	23.31
Fall River Manufacturers',	83,546	93,763	78,677	33,705	42.84	.40	5,251	6.67	6.28
Fitchburg (first class),	68,270	64,083	59,500	24,666	41.45	.17	11,088	18.63	16.24
Fitchburg (second class),	18,768	9,618	13,475	6,713	49.82	.79	2,905	21.56	15.48
Franklin (first class),	11,574	3,968	11,574	1,530	13.22	.18	2,438	21.06	21.06

* Including return premiums or dividends of profits.
† Taking mean amount of risks outstanding at beginning and end of year.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prem's Received.	Amount at Risk.†		Prem's Received.	Gross Income.
Franklin (second class),	$3,493	$20,246	$1,252	$15,551	–	–	$1,291	–	–
Granby,	513	89	513	–	–	–	89	–	–
Groveland,	708	1,386	–	624	–	.05	762	–	–
Hampshire,	9,250	9,834	6,895	4,417	64.06	.13	2,652	38.46	28.77
Hingham,	70,056	57,452	52,185	18,039	34.57	.09	9,553	18.31	13.64
Holyoke,	124,998	94,491	100.068	40,291	40.01	.19	‡37,423	37.16	29.94
Home,	12,778	12,647	12,609	5,140	40,76	.54	7.006	55.56	54.83
Lowell,	10,717	6,936	8,446	707	8.37	.42	2,715	33.14	25.33
Lynn,	6,498	3,740	3,971	178	4.48	.01	1,425	36.88	21.93
Massachusetts,	32,741	39,414	15,571	2,633	16.91	.02	‖36,780	236.21	112.34
Mechanics',	50,384	27,981	35,599	11,887	33.39	.25	16,093	45.21	31.94
Merchants and Farmers',	64,143	66,150	54,225	27,647	50.98	.18	20,068	37.01	31.29
Merrimack,	57,672	63,790	49,158	31,523	64.12	.25	13,146	26.74	22.79
Middlesex,	78,133	71,062	63,636	22,650	35.59	.13	15,350	24.12	19.65
Milford,	1,955	2,472	1,565	1,594	101.85	.20	531	33.93	27.16
Mill Owners',	78,662	83,823	76,181	32,671	42.88	.47	9,517	12.50	12.20
Mutual Boiler,	4,381	3,416	4,361	–	–	–	3,416	79.33	78.97
Mutual Fire Assurance,	17,767	14,740	11,274	4,828	42.82	.12	3,438	30.50	19.35
Mutual Protection,	3,460	2,125	2,334	405	17.36	.03	1,149	49.23	33.21
Newburyport,	2,527	1,573	1,202	–	–	–	402	33.44	15.91
Norfolk,	77,149	57,651	59,514	14,675	24.66	.10	14,250	23.94	18.47
Quincy,	116,166	90,660	98,864	25,519	25.81	.10	29,615	29.96	25.49
Salem,	7,297	10,154	5,581	5,317	95.27	.48	1,716	30.75	23.52
Salisbury and Amesbury,	975	667	692	373	–	–	264	–	–
Saugus,	2,281	2,556	–	151	–	.06	1,606	–	–

Shelburne,	$644	$88	–	–	–	–	$88	–	–
South Danvers,	5,228	2,854	$2,460	$50	2.03	.01	1,004	40.81	19.20
Traders and Mechanics',	63,804	45,375	51,310	15,209	29.64	.10	13.637	26.58	21.37
Westfield,	2,199	3,220	1,853	2,193	118.35	.27	371	20.02	16.87
Westford,	1,067	26	1,067	5	.47	–	21	1.97	1.97
West Newbury,	767	737	–	222	–	.01	509	–	–
Weymouth and Braintree,	4,409	4,998	3,859	3,683	95.44	.21	1,315	34.08	29.81
Worcester Manufacturers',	155,707	157,528	146,966	40,642	27.65	.25	6,959	4.74	4.48
Worcester Mutual,	144,868	131,650	116,429	45,431	39.02	.15	23,663	20.32	16.33
Totals,	$2,243,043	$2,002,270	$1,929,780	$603,875	31.29	.15	$420,696	21.80	18.76

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

‡ Including $4,570 paid for interest on guarantee capital in excess of amount received thereon.

‖ Including $8,160 paid for interest on guarantee capital in excess of amount received thereon.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Guarantee Fund.	Scrip outstanding.	Amount at Risk, Dec. 31, 1877.	Gross Assets.	Gross Liabilities.†	Surplus or Deficiency, Dec. 31, 1877.	Surplus or Deficiency, Dec. 31, 1876.
Atlantic Mutual Fire and Marine,	1855	$100,000	$89,104	$510,936	$263,955	$63,857	$10,994	$34,822
Boylston Mutual (Fire and Marine),	1873	1,000,000	63,210	25,543,955	1,414,674	246,280	105,184	87,248
China Mutual (Marine),	1853	–	768,330	9,251,877	1,392,942	358,359	266,253	318,861
Commercial Mutual (Marine),*	1863	200,000	13,637	114,570	244,812	27,810	3,365	2,248
India Mutual (Fire and Marine),	1867	136,500	100,217	2,066,523	384,234	137,973	9,544	20,276
New England Mutual,	1872	350,000	–	3,711,552	499,714	137,223	12,491	23,325
Union Mutual (Marine),*	1851	2,300	–‡	–	44,828	5,451	36,977	—93,873
Totals,		$1,788,800	$1,034,498	$41,199,413	$4,245,159	$976,953	$444,808	$392,907

* Closing up.

† Including unearned premiums, but not including cash or stock-note guarantee fund, or outstanding scrip.

‡ All outstanding scrip was cancelled by agreement.

TABLE IV. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prem's received.	Marine Losses paid.	Ratio.†	Fire Prem's received.	Fire Losses paid.	Ratio.†	Expenses.	Ratio.‡
Atlantic Mutual, ...	$48,015	$47,525	$42,498	$34,588	81.39	–	–	–	$5,011	11.79
Boylston Mutual, ...	323,340	337,828	166,042	148,748	89.59	$100,685	$62,167	61.75	56,855	21.32
China Mutual, ...	475,418	413,150	378,072	212,722	56.26	–	–	–	48,116	12.73
Commercial Mutual,* . . .	6,761	14,087	6,761	12,940	191.41	–	–	–	898	13.28
India Mutual, ...	138,156	110,209	132,055	83,183	63.09	–	–	–	23,337	17.67
New England Mutual, . . .	182,407	214,005	159,652	163,061	102.14	10,080	1,000	9.92	32,241	19.00
Union Mutual,*	42,141	353,799	32,130	40,180	125.06	–	–	–	2,739	8.52
Totals, ...	$1,216,238	$1,490,603	$917,210	$695,422	75.82	$110,765	$63,167	57.03	$169,197	16.46

* Closing up.

† Of losses paid to cash premiums received.

‡ Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1877.	Gross Assets.	Gross Liabilities. *	Surplus as regards Policyholders, Dec. 31, 1877.	Surplus or Impairment of Capital, Dec. 31, 1877.	Percentage of Surplus or Impairment, Dec. 31, 1877.	Surplus as regards Policyholders, Dec. 31, 1876.	Surplus or Impairment of Capital, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, 1876.
Alliance,	$200,000	$10,932,809	$321,747	$95,034	$226,713	$26,713	13.36	$131,500	—$68,500	—34.25
American,	300,000	12,243,374	535,406	115,451	419,955	119,955	39.98	427,744	+127,744	42 58
Beverly,	50,000	5,500	51,962	1,743	50,219	219	.44	49,791	—209	—.42
Boston Marine,	500,000	6,589,768	1,173,426	534,092	639,334	139,334	27.87	727,250	+227,251	45.45
Commonwealth,	500,000	17,716,879	646,991	116,097	530,894	30,894	6.18	355,230	+55,230	18.41
Dwelling-House,	300,000	12,357,750	364,517	47,468	317,049	17,049	5.68	330,992	+30,992	10.33
Eliot,	200,000	8,486,402	394,655	62,420	332,235	132,235	66.17	330,998	+130,998	65.50
Equitable Marine,	17,000	114,975	46,148	23,185	22,963	5,963	35.08	27,450	+10,450	61.47
Faneuil Hall,	400,000	17,045,944	516,517	151,493	365,024	—34,976	—8.74	396,472	—3,527	—.88
Firemen's Fire,	300,000	19,026,411	684,817	117,062	567,755	267,755	89.25	523,218	+223,218	74.40
First National Fire,	200,000	8,672,697	310,933	80,404	230,529	30,529	15.26	173,386	+73,386	73.89
Franklin,	200,000	8,783,507	265,593	57,303	208,290	8,290	4.14	222,925	+22,925	11.46
Gloucester,	100,000	4,574,147	193,395	67,977	125,418	25,418	25.42	134,436	+34,436	34.44
Manufacturers' Fire and Marine,	500,000	40,494,796	1,159,030	404,845	754,185	254,185	50.83	797,808	+297,809	59.56
Mercantile Marine,	400,000	13,942,962	719,208	129,653	589,555	189,555	47.64	602.934	+302,934	100.98
Neptune Fire and Marine,	300,000	9,697,406	612,003	155,628	456,375	156,375	52.12	428,288	+128,288	42.76
North American,	200,000	9,332,881	324,112	42,127	281,985	81,985	40.99	284,123	+84,123	42.06
Prescott,	200,000	14,897,081	397,572	107,528	290,044	90,044	45.02	284,993	+84,993	42.50
Revere,	200,000	9,034,440	274,243	64,858	209,385	9,385	4.69	219,704	+19,704	9.85
Salem Marine,	100,000	876,381	276,454	57,080	219,374	119,374	119.37	215,986	+115,986	115.99
Shawmut,	500,000	17,341,366	639,964	137,923	502,041	2,041	.41	482,801	—17,199	—3.46
Shoe and Leather,	300,000	16,789,375	673,751	211,352	462,399	162,399	54.13	431,337	+131,337	43.78
Springfield Fire and Marine,	750,000	81,364,791	1,636,030	596,390	1,039,640	289,640	38.62	1,002,134	+252,134	33.62
Traders and Mechanics',	100,000	3,607,527	168,382	29,377	139,005	39,005	39.00	137,703	+37,703	37.70
Washington,	400,000	13,430,683	809,030	206,766	602,264	202,264	50.57	612,457	+212,457	53.11
Totals,	$7,217,000	$357,359,852	$13,195,886	$3,613,256	$9,582,630	$2,365,630	32.78	$9,529,129	+$2,512,132	35.81

* Including unearned premiums, but not including Capital Stock.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Alliance,	$10,976,474	$117,728	$68,513	58.19	.62	–	–	–	–	–
American,	6,592,983	36,532	5,926	16.22	.09	$4,338,543	$96,704	$68,945	71.29	1.59
Beverly,	–	–	–	–	–	15,050	1,545	3,040	196.76	20.19
Boston Marine,	–	–	–	–	–	49,142,833	739,872	753,172	101.80	1.53
Commonwealth,	20,041,432	156,187	82,974	53.13	.41	–	–	–	–	–
Dwelling-House,	3,269,068	22,122	3,556	16.07	.11	–	–	–	–	–
Eliot,	8,332,667	77,331	49,838	64.45	.60	–	–	–	–	–
Equitable Marine,	–	–	–	–	–	294,707	16,461	12,669	76.96	4.30
Faneuil Hall,	16,651,340	211,360	120,211	56.87	.72	–	–	–	–	–
Firemen's Fire,	12,854,294	117,645	63,233	28.25	.49	–	–	–	–	–
First National Fire,	9,221,445	115,925	63,049	54.39	.68	–	–	–	–	–
Franklin, of Boston,	8,218,847	76,564	42,656	55.71	.52	–	–	–	–	–
Gloucester,	3,613,143	49,424	42,047	85.07	1.16	891,812	14,493	11,910	82.17	1.34
Manufacturers', F. and M.,	32,701,879	237,092	161,827	68.25	.49	13,427,259	140,168	178,975	127.68	1.33
Mercantile Marine,	9,755,406	37,695	15,786	41.87	.16	4,915,692	84,363	47,928	56.81	.97
Neptune, F. and M.,	7,136,565	72,665	49,490	68.11	.69	2,413,539	107,235	78,419	73.13	3.25
North American,	7,183,616	43,698	21,069	49.22	.29	–	–	–	–	–
Prescott,	15,120,412	140,711	72,008	51.17	.48	–	–	–	–	–
Revere,	10,537,211	89,966	41,640	46.28	.40	–	–	–	–	–
Salem Marine,	–	–	–	–	–	3,450,601	89,454	71,421	79.85	2.07
Shawmut,	29,444,620	260,694	139,717	53.59	.47	–	–	–	–	–
Shoe and Leather,	13,755,806	132,766	65,087	49.02	.47	5,078,852	111,470	47,396	42.52	.93
Springfield, F. and M.,	71,367,287	736,818	351,445	47.69	.49	–	–	–	–	–
Traders and Mechanics',	2,510,693	29,959	19,824	66.17	.79	–	–	–	–	–
Washington,	10,861,052	87,930	60,233	68.50	.55	6,576,407	132,937	143,371	107.84	2.18
Totals,	$310,146,240	$2,850,812	$1,540,129	54.02	.50	$90,545,295	$1,534,702	$1,417,246	92.35	1.57

Table VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Alliance,	$127,691	$122,857	$4,834	$54,344	46.16	42.56	–
American,	153,004	134,578	18,426	28,222	21.18	18.45	$30,000
Beverly,	3,967	4,771	—804	731	47.31	18.43	1,000
Boston Marine,	770,884	922,570	—151,686	119,397	16.14	15.49	50,000
Commonwealth,	176,007	178,727	—2,720	65,753	42.10	37.36	30,000
Dwelling-House,	42,441	53,505	—11,064	19,949	90.18	47.00	30,000
Eliot,	100,081	102,587	—2,506	32,748	42.34	32.72	20,000
Equitable Marine,	17,812	17,575	237	1,907	11.58	10.71	3,000
Faneuil Hall,	239,164	204,932	34,232	84,721	40.08	35.42	–
Firemen's Fire,	156,434	134,486	21,948	40,958	34.81	26.18	30,000
First National Fire,	132,766	114,014	18,752	35,965	31.02	27.09	†15,000
Franklin,	88,294	97,123	—8,829	34,467	45.01	39.04	20,000
Gloucester,	74,502	74,870	—368	16,941	26.50	22.75	4,000
Manufacturers' Fire and Marine,	431,334	483,491	—52,157	93,239	24.71	21.62	50,000
Mercantile Marine,	156,368	129,762	26,606	30,585	25.06	19.56	‡35,000
Neptune Fire and Marine,	206,415	197,314	9,101	39,404	21.90	19.09	30,000
North American,	61,744	65,042	—3,298	23,973	54.86	38.83	20,000
Prescott,	163,401	140,318	23,083	48,310	34.33	29.57	20,000
Revere,	102,920	95,645	7,275	44,005	48.91	42.76	10,000
Salem Marine,	102,496	90,230	12,266	8,748	9.73	8.49	10,000
Shawmut,	290,806	218,700	72,106	78,982	30.30	27.16	–
Shoe and Leather,	273,889	200,636	73,253	58,153	23.81	21.23	30,000
Springfield Fire and Marine,	824,555	670,783	153,772	244,338	33.16	29.63	75,000
Traders and Mechanics',	38,943	37,031	1,912	9,207	30.73	23.64	8,000
Washington,	258,315	294,847	—36,532	51,244	23.20	19.84	40,000
Totals,	$4,994,233	$4,786,394	$207,839	$1,266,291	28.87	25.36	$561,000

* Excluding losses, dividends, return premiums, and drawbacks, and premiums, on re-insurance.

† Stock dividend, $50,000 additional.

‡ Stock dividend, $100,000 additional.

TABLE VIII. — *Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1877.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1877.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1877.	Percentage of Surplus or Impairment, Dec.31,'77.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec.31,'76.
Ætna,	Hartford,	$3,000,000	$278,247,213	$6,748,867	$1,976,997	$4,771,870	$1,771,870	59.06	$4,945,236	$1,945,236	64.84
Ætna,	New York,	200,000	7,152,016	254,258	33,070	221,188	21,188	10.59	256,107	56,107	28.05
American,	Newark,	*600,000	25,665,204	1,354,488	148,365	1,206,123	606,123	101.02	1,168,397	609,827	96.43
American Central,	St. Louis,	300,000	27,785,584	976,941	289,107	507,834	207,834	69.28	502,844	202,844	67.61
American Exchange,	New York,	200,000	10,059,882	294,469	22,293	272,176	72,176	36.09	–	–	–
American Fire,	Philadelphia,	400,000	31,634,822	1,293,661	473,427	820,234	420,234	105.06	771,060	371,060	92.76
Amity,	New York,	200,000	5,567,498	222,366	30,272	192,094	—7,906	—3.95	205,245	5,245	2.62
Atlantic,	Brooklyn,	200,000	23,504,261	434,108	127,176	306,932	106,932	53.46	309,186	109,186	54.59
Atlantic Fire and Marine,	Providence,	200,000	5,185,762	262,843	60,441	202,402	2,402	1.20	217,183	17,183	8.59
Atlantic Mutual,	New York,	–	69,741,562	14,366,352	3,996,531	10,369,821	†2,229,731	–	11,129,113	2,301,773	–
Buffalo,	Buffalo,	200,000	8,032,773	311,579	64,799	246,780	46,780	23.39	267,118	67,118	33.56
Buffalo German,	Buffalo,	200,000	21,901,579	702,074	120,278	581,796	381,796	190.89	538,069	338,069	169.03
Citizens',	New York,	300,000	42,709,471	907,493	136,623	770,870	‡320,870	106.98	790,503	490,503	163.50
Citizens',	St. Louis,	200,000	8,160,844	417,730	81,919	335,811	135,811	67.90	322,103	122,103	61.05
City Fire,	New York,	210,000	10,635,154	421,654	32,187	389,467	179,467	85.46	402,160	192,160	91.50
Clinton,	New York,	250,000	16,379,022	450,316	62,152	388,164	138,164	55.27	422,319	172,319	68.93
Columbia,	New York,	300,000	9,541,858	337,898	54,002	283,896	—16,104	—5.37	312,207	12,207	4.07
Commerce,	Albany,	200,000	9,939,594	407,298	54,801	352,497	152,497	76.25	366,504	166,504	83.25
Commerce Fire,	New York,	200,000	5,554,488	240,379	38,371	202,008	2,008	1.00	213,376	13,376	6.69
Commercial Fire,	New York,	200,000	36,746,705	515,335	150,532	364,803	164,803	82.40	360,644	160,644	80.32
Commercial Mutual,	New York,	–	9,029,188	860,644	131,682	728,962	‖121,172	–	–	–	–
Connecticut Fire,	Hartford,	1,000,000	36,339,236	1,320,287	239,882	1,080,405	80,405	8.04	1,183,974	183,974	18.40
Continental,	New York,	1,000,000	238,959,160	3,173,933	1,177,432	1,996,501	§929,436	92.94	1,844,015	785,290	78.53
Delaware Mutual,	Philadelphia,	360,000	33,779,976	2,259,214	498,314	1,760,900	**413,665	114.91	1,896,021	436,301	121.19

* Represented by scrip pledged to meet losses.
‖ Scrip outstanding, $607,790.
† Scrip outstanding, $8,140,090.
§ Scrip outstanding, $67,065.
‡ Scrip issued to stockholders, $150,000.
** Scrip outstanding, $987,235.

TABLE VIII. — *Insurance Companies of other States* — Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1877.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1877.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1877.	Percentage of Surplus or Impairment, Dec. 31, '77.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, '76.
Enterprise Fire and Marine,	Cincinnati,	$300,000	$7,602,496	$409,582	$87,104	$322,478	$22,478	7.49	$343,148	$43,148	14.38
Equitable,	Nashville,	200,000	8,688,280	310,994	83,290	227,704	27,704	13.85	226,502	6,502	2.95
Equitable Fire and Marine,	Providence,	200,000	9,312,495	344,970	74,628	270,342	70,342	35.17	273,026	73,026	36.51
Exchange Fire,	New York,	200,010	15,317,974	383,901	71,114	312,787	112,777	56.38	333,469	133,459	66.73
Fairfield Fire,	So. Norwalk,	200,000	12,102,607	313,018	74,531	238,487	38,487	19.24	234,924	34,924	17.46
Farragut Fire,	New York,	200,000	25,660,384	424,383	69,803	354,580	154,580	77.29	355,232	155,232	77.62
Fire Association,	Philadelphia,	500,000	173,758,328	3,145,705	2,331,831	813,874	313,874	62.77	1,347,479	847,479	169.49
Firemen's,	Newark,	400,000	28,314,959	1,033,325	133,266	900,059	500,059	125.01	829,053	425,674	106.42
Firemen's,	New York,	204,000	10,179,692	336,869	35,181	301,688	97,688	47.88	312,464	108,464	53.17
Firemen's,	Dayton,	250,000	12,988,108	409,289	100,358	308,931	58,931	23.57	327,787	77,787	31.12
Fireman's Fund,	San Francisco,	300,000	31,951,025	693,776	309,467	384,309	84,309	28.10	402,192	102,192	34.06
Franklin,	Philadelphia,	400,000	149,173,678	3,316,141	2,112,006	1,204,135	804,135	201.03	1,166,730	766,730	191.68
Germania,	Newark,	200,000	8,212,839	255,759	46,644	209,115	9,115	4.55	228,005	3,005	1.34
Germania,	New York,	500,000	78,167,236	1,627,850	478,782	1,149,068	649,068	129.81	1,194,800	694,800	138.96
German American,	New York,	1,000,000	106,586,972	2,302,457	637,758	1,664,699	664,699	66.47	1,651,838	651,838	65.18
Girard Fire and Marine,	Philadelphia,	300,000	43,552,760	1,088,274	347,773	740,501	440,501	146.83	720,488	420,488	140.16
Glen's Falls,	Glen's Falls,	200,000	62,816,634	850,764	316,938	533,826	333,826	166.91	505,600	305,600	152.80
Granite,	Richmond,	200,000	4,572,373	214,982	34,689	180,294	—19,706	—9.85	–	–	–
Great Western (Marine),	New York,	662,080	3,249,817	972,184	196,109	776,075	113,995	17.22	882,117	220,037	33.23
Guardian Fire,	New York,	200,000	11,104,450	272,701	47,682	225,019	25,019	12.50	257,663	57,663	28.83
Hanover Fire,	New York,	500,000	89,517,687	1,617,728	568,300	1,049,428	549,428	109.88	1,009,394	509,394	101.88
Hartford Fire,	Hartford,	1,250,000	137,975,968	3,245,072	1,096,881	2,148,191	898,191	71.85	2,100,550	1,100,550	110.05
Hoffman Fire,	New York,	200,000	14,091,250	377,345	79,089	298,256	98,256	49.12	305,685	105,685	52.84
Home,	Newark,	200,000	6,959,554	281,608	79,456	202,152	2,152	1.07	214,272	14,272	7.14
Home,	New York,	3,000,000	341,433,940	6,077,037	2,092,824	3,984,214	984,214	32.81	4,002,784	1,002,784	33.42
Howard,	New York,	500,000	23,238,720	747,754	115,452	632,302	132,302	26.46	690,623	190,623	38.12

Humboldt,	Newark,	$200,000	$5,839,408	$260,335	$60,126	$200,209	$209	.10	$212,153	$12,153	6.08
Insurance Co. of No. America,	Philadelphia,	2,000,000	173,482,841	6,443,043	2,035,104	4,407,939	2,407,939	120.40	4,366,373	2,366,373	118.32
Insurance Co. State of Penn.,	Philadelphia,	200,000	18,362,355	608,507	211,344	397,163	197,163	98.58	381,586	181,586	90.79
Irving,	New York,	200,000	7,917,414	282,822	43,353	239,469	39,469	19.73	261,099	61,099	30.55
Lamar,	New York,	200,000	11,874,450	398,305	71,386	326,919	126,919	63.46	332,772	132,772	66.39
Lorillard,	New York,	300,000	14,036,613	441,299	60,805	380,494	80,494	26.83	410,328	110,328	36.77
Manhattan,	New York,	250,000	40,895,385	760,706	335,235	425,471	175,471	70.19	557,141	307,141	122.86
Manufacturers',	Newark,	200,000	12,065,330	300,117	83,460	216,657	16,657	8.33	220,601	20,601	10.30
Mercantile,	Cleveland,	200,000	7,264,275	364,428	63,313	301,115	101,115	50.56	312,324	112,324	56.16
Mercantile,	New York,	200,000	8,246,648	283,507	33,565	249,942	49,942	24.97	265,716	65,716	32.86
Mercantile Mutual,	New York,	500,000	4,251,883	891,783	249,592	642,191	142,191	28.44	678,223	178,223	35.64
Merchants',	Newark,	400,000	52,816,099	1,045,291	289,392	755,899	296,066*	74.02‖	700,897	402,358	201.18
Merchants',	New York,	200,000	28,129,941	512,255	122,442	389,813	189,813	94.91	388,854	188,853	94.43
Merchants',	Providence,	200,000	13,591,591	366,308	115,435	250,873	50,873	25.44	283,216	83,216	41.61
Meriden,	Meriden,	200,000	13,293,273	319,518	109,277	210,241	10,241	5.12	227,156	27,156	13.58
National,	Baltimore,	200,000	9,327,865	283,037	61,014	222,023	22,023	11.01	–	–	–
National,	Hartford,	500,000	27,905,804	1,040,723	192,416	848,307	348,307	69.66	825,277	325,227	65.06
National,	New York,	200,000	24,864,742	392,176	88,657	303,519	103,519	51.76	331,909	131,909	65.95
Newark City,	Newark,	200,000	11,151,541	300,196	79,170	221,026	21,026	10.51	241,899	41,899	20.95
Newark Fire,	Newark,	254,604	14,055,336	671,763	60,470	611,293	356,689	140.09	–	–	–
New Hampshire,	Manchester,	250,000	18,237,758	482,972	119,494	363,478	113,478	45.39	344,925	94,925	37.97
New York City,	New York,	200,000	10,552,762	245,919	54,233	191,686	—8,314	—4.16	222,630	22,630	11.32
New York and Boston,	New York,	200,000	4,615,541	202,288	28,301	173,987	—26,013	—13.01	200,012	12	–
Niagara,	New York,	500,000	62,947,538	1,368,579	418,249	950,330	450,330	90.07	1,006,937	506,937	101.39
Northern,	New York,	250,000	9,945,756	375,481	90,136	285,345	35,345	14.14	291,187	41,187	16.48
North Western National,	Milwaukee,	600,000	25,513,595	853,395	172,084	681,311	81,311	13.55	670,513	70,513	11.75
Orient,	Hartford,	500,000	22,891,212	778,279	154,226	624,053	124,053	24.81	603,537	103,537	20.71
Orient Mutual,	New York,	–	17,310,813	1,266,843	256,157	1,010,686	78,776†	–	943,938	12,517	–
Pacific,	New York,	200,000	26,643,881	706,275	81,392	624,883	424,883	212.44	610,077	410,077	205.04
Pacific Mutual,	New York,	–	5,199,115	783,054	237,876	545,178	—38,839‡	–	624,516	39,592	–
Park,	New York,	200,000	8,714,766	335,608	32,847	302,761	102,761	51.38	339,085	139,084	79.54
Pennsylvania,	Philadelphia,	400,000	47,053,864	1,716,788	779,325	937,463	537,463	134.37	912,784	512,784	128.20
People's,	Newark,	300,000	22,784,304	518,393	165,817	352,576	51,387§	17.13	295,388	93,409	46.70
Peoples',	Trenton,	300,000	18,657,984	609,369	155,687	453,682	153,682	51.23	477,428	177,428	59.14
Phenix,	Brooklyn,	1,000,000	148,827,659	2,631,223	969,390	1,661,833	661,833	66.18	1,886,346	886,346	88.63

* Scrip outstanding, $59,833.

† Scrip outstanding not held by company, $931,910.

‡ Scrip outstanding not held by company, $584,017.

‖ On increased capital.

§ Scrip outstanding, $1,189.

TABLE VIII. — *Insurance Companies of other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1877.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1877.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1877.	Percentage of Surplus or Impairment, Dec.31,'77.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec.31,'76.
Phœnix,	Hartford,	$1,000,000	$119,498,239	$2,451,127	$912,590	$1,538,537	$538,537	53.85	$1,532,251	$532,252	53.23
Providence Washington,	Providence,	400,000	17,092,769	606,965	189,017	417,948	17,948	4.49	439,917	39,917	9.98
Relief,	New York,	200,000	15,375,644	313,836	57,263	256,573	56,573	28.29	283,588	83,588	41.79
Resolute,	New York,	200,000	–	189,797	17,626	172,170	—27,830	—13.91	203,270	3,270	1.64
Ridgewood,	Brooklyn,	200,000	9,758,176	303,666	42,895	260,771	60,771	30.39	280,981	80,981	40.49
Rochester German,	Rochester,	200,000	18,544,358	369,103	99,902	269,201	69,201	34.60	257,067	57,067	28.53
Roger Williams,	Providence,	200,000	14,943,140	385,060	172,472	212,588	12,588	6.29	205,116	5,116	2.56
Rutgers,	New York,	200,000	14,060,410	446,083	42,298	403,785	203,785	101.89	–	–	–
Safeguard,	New York,	200,000	18,403,417	393,189	76,247	316,942	116,942	58.47	350,550	150,550	75.28
Security,	New Haven,	200,000	14,889,779	382,467	154,835	227,632	27,632	13.82	250,794	50,794	25.40
Standard,	New York,	200,000	12,782,700	408,248	48,204	360,044	160,044	80.02	368,250	168,250	84.12
Standard,	Trenton,	200,000	9,623,773	306,625	98,233	208,392	8,392	4.20	202,661	2,661	1.33
Star,	New York,	200,000	16,675,114	418,424	89,142	329,282	129,282	64.64	357,998	157,998	79.00
Sterling Fire,	New York,	200,000	8,548,314	284,384	32,200	252,184	52,184	26.09	–	–	–
Saint Joseph Fire and Marine,	Saint Joseph,	240,000	10,378,794	442,761	99,371	343,390	103,390	41.41	326,780	106,780	48.54
Saint Nicholas,	New York,	200,000	20,916,027	289,378	74,119	215,259	15,259	7.63	259,560	59,560	29.78
Saint Paul Fire and Marine,	Saint Paul,	400,000	35,444,386	858,056	305,880	552,176	152,176	38.04	617,996	217,996	54.50
Toledo Fire and Marine,	Toledo,	200,000	4,743,337	251,380	46,296	205,084	5,084	2.54	208,261	8,261	4.13
Trade,	Camden,	200,000	5,420,426	284,343	68,759	215,584	15,584	7.79	228,594	28,594	14.30
Traders',	Chicago,	500,000	19,858,130	809,321	174,079	635,242	135,242	27.05	678,920	178,920	35.78
Union,	Philadelphia,	200,000	6,451,716	332,162	97,210	234,952	34,952	17.48	–	–	–
Union Marine and Fire,	Galveston,	200,000	4,058,887	247,147	44,136	203,011	3,011	1.51	214,426	14,426	7.21
Virginia Fire and Marine,	Richmond,	250,000	14,252,454	577,052	184,025	393,027	143,027	57.21	386,537	136,537	54.61

Watertown, ...	Watertown, .	$200,000	[$103,427,069	$741,269	$472,497	$268,772	$68,772	34.39	$264.755	$64.755	$32.38
Westchester, . . .	New Rochelle, .	300,000	69,736,942	896,558	382,139	514,419	214,419	71.47	501,500	201,500	67.16
Williamsburgh City, .	Brooklyn, . .	250,000	51,819,041	840,824	214,422	626,502	376,502	150.60	656,824	406,824	162.73
Totals, ...	. . . .	$40,830,694	$3,974,255,462	$112,077,565	$33,898,236	$78,179,330	$25,819,507	63.24	-	-	-

TABLE IX. — *Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Ætna (Hartford),	$268,239,050	$2,833,061	$1,935,286	68.31	.72	$15,567,346	$81,653	$50,780	62.19	.33
Ætna (New York),	7,851,600	62,791	34,762	55.36	.44	270,550	500	–	–	–
American (Newark),	26,672,454	180,623	47,780	26.45	.18	–	–	–	–	–
American Central (St. Louis),	31,499,742	385,592	185,439	48.10	.59	–	–	–	–	–
American Exchange (New York),	12,474,602	40,855	9,923	24.29	.08	90,750	2,455	128	5.21	.14
American Fire (Philadelphia),	39,288,207	333,668	202,056	60.56	.51	–	–	–	–	–
Amity (New York),	7,427,920	72,043	45,241	62.80	.61	77,500	2,689	2,597	96.58	3.35
Atlantic (Brooklyn),	35,473,733	311,316	214,216	68.81	.60	–	–	–	–	–
Atlantic F. and M. (Providence),	5,966,216	62,607	55,795	89.12	.94	1,347,293	6,596	3,747	56.81	.28
Atlantic Mutual (New York),	–	–	–	–	–	271,731,892	4,232,687	2,565,890	60.62	.94
Buffalo (Buffalo),	9,906,934	80,199	57,078	71.17	.58	24,834,124	85,946	56,878	66.18	.23
Buffalo German (Buffalo),	24,341,722	199,542	106,127	53.19	.44	–	–	–	–	–
Citizens' (New York),	46,994,158	213,009	85,322	40.06	.18	–	–	–	–	–
Citizens' (St. Louis),	10,520,370	131,557	98,007	74.43	.93	954,341	5,136	612	11.92	.06
City Fire (New York),	13,101,899	47,626	13,903	29.19	.11	–	–	–	–	–
Clinton (New York),	18,254,525	95,814	33,720	35.19	.18	–	–	–	–	–
Columbia (New York),	11,092,900	77,518	38,542	49.72	.35	–	–	–	–	–
Commerce (Albany),	10,623,141	85,221	33,945	39.84	.32	–	–	–	–	–
Commerce Fire (New York),	7,397,693	43,513	19,362	44.50	.26	15,000	130	–	–	–
Commercial Fire (New York),	45,680,776	300,441	174,787	58 18	.38	–	–	–	–	–
Commercial Mutual (New York),	4,992,703	19,429	8,733	44.95	.17	14,178,804	168,199	69,282	41.19	.49
Connecticut Fire (Hartford),	34,654,428	356,915	177,933	49.85	51	–	–	–	–	–
Continental (New York),	218,314,760	1,465,579	695,413	47.45	.32	–	–	–	–	–
Delaware Mutual (Philadelphia),	19,236,403	133,118	87,588	65.80	.46	57,874,582	557,673	368,216	66.03	.64
Enterprise F. and M. (Cincinnati),	7,018,562	78,106	31,785	40.69	.45	2,173,733	51,182	51,359	100.35	2.36

Equitable (Nashville),	$10,308,271	$138,787	$90,632	65.24	.88	–	–	–	–	–
Equitable F. and M. (Providence),	10,133,319	102,876	52,526	51.06	.52	$1,693,538	$9,876	$6,373	64.53	.38
Exchange (New York),	17,894,732	116,068	53,581	46.16	.30	17,700	369	–	–	–
Fairfield Fire (So. Norwalk),	14,184,519	138,558	61,541	44.42	.43	–	–	–	–	–
Farragut Fire (New York),	27,085,953	114,302	47,887	41.90	.18	–	–	–	–	–
Fire Association (Philadelphia),	112,843,317	1,187,260	634,976	53.48	.56	–	–	–	–	–
Firemen's (Newark),	29,067,229	210,088	90,086	42.88	.31	–	–	–	–	–
Firemen's (New York),	11,423,686	49,009	19,610	40.01	.17	–	–	–	–	–
Firemen's (Dayton),	11,284,339	93,554	40,485	43.26	.36	–	–	–	–	–
Fireman's Fund (California),	36,151,243	416,529	210,532	50.54	.58	4,257,516	87,312	65,191	74.66	1.53
Franklin (Philadelphia),	72,709,147	738,110	394,389	53.43	.54	–	–	–	–	–
Germania (Newark),	10,067,966	87,216	80,177	91.93	.80	–	–	–	–	–
Germania (New York)	78,551,435	682,820	327,178	47.92	.42	–	–	–	–	–
German American (New York),	121,115,117	933,050	416,552	44.64	.34	–	–	–	–	–
Girard F. and M. (Philadelphia),	36,406,766	323,538	166,752	51.54	.46	–	–	–	–	–
Glen's Falls (Glen's Falls),	35,143,770	305,564	176,873	57.88	.50	–	–	–	–	–
Granite (Richmond),	8,008,358	73,459	37,167	50.60	.46	–	79	–	–	–
Great Western (Marine) (N.Y.),	–	–	–	–	–	35,830,352	426,480	230,407	54.03	.64
Guardian Fire (New York),	12,869,447	79,826	45,854	57.44	.36	9,500	252	–	–	–
Hanover Fire (New York),	86,193,863	712,601	376,594	52.85	.44	–	–	–	–	–
Hartford Fire (Hartford),	145,215,532	1,629,821	1,019,989	62.58	.70	–	–	–	–	–
Hoffman Fire (New York),	16,312,150	129,784	74,709	57.56	.46	24,000	757	3,067	405.14	12.78
Home (Newark),	8,759,146	62,436	37,185	59.56	.42	7,156,441	66,625	49,650	74.52	.69
Home (New York),	350,717,945	2,731,538	1,524,533	55.81	.43	–	–	–	–	–
Howard (New York),	26,695,789	176,744	76,417	43.24	.29	28,893	149	–	–	–
Humboldt (Newark),	7,934,407	88,983	93,672	105.27	1.18	–	–	–	–	–
Ins. Co. of No. America (Phila.),	120,958,591	1,303,697	703,793	54.06	.58	202,029,445	1,798,428	1,595,461	88.71	.79
Ins. Co. State of Pennsylvania,	15,862,264	124,673	64,460	51.70	.41	6,829,952	58,538	79,802	136.33	1.17
Irving (New York),	8,829,568	75,975	42,333	55.72	.48	–	–	–	–	–
Lamar (New York),	14,627,772	129,833	89,512	68.94	.61	10,356,347	38,479	17,878	46.46	.17
Lorillard (New York),	20,581,328	114,603	53,526	46.71	.26	–	–	–	–	–
Manhattan (New York),	56,780,280	607,218	408,170	67.22	.72	19,331,345	81,503	49,406	60.62	.26

TABLE IX. — *Insurance Companies of other States* — Continued.

NAME OF COMPANY.	Fire Business.			Ratio of Loss to		Marine Business.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Manufacturers' (Newark),	$12,686,566	$139,503	$94,937	68.05	.75	–	–	–	–	–
Mercantile (Cleveland),	8,945,202	74,371	51,845	69.71	.58	$1,660,572	$18,500	$10,602	57.31	.64
Mercantile (New York),	9,791,327	54,644	20,226	37.01	.21	–	–	–	–	–
Mercantile Mutual (New York),	–	–	–	–	–	66,980,099	791,355	620,970	78.47	.93
Merchants' (Newark),	55,031,004	392,747	191,078	48.65	.35	641,195	3,792	–	–	–
Merchants' (New York),	29,108,162	145,358	55,018	37.85	.19	–	–	–	–	–
Merchants' (Providence),	14,833,342	162,596	111,213	68.40	.75	411,882	978	–	–	–
Meriden (Meriden),	17,266,129	184,496	115,116	62.40	.67	–	–	–	–	–
National (Baltimore),	10,999,155	78,025	27,628	35.54	.25	–	–	–	–	–
National (Hartford),	22,220,123	257,866	154,577	59.94	.70	–	–	–	–	–
National (New York),	25,704,847	153,311	93,307	60.86	.36	–	–	–	–	–
Newark City (Newark),	12,050,631	122,428	92,539	75.59	.77	–	–	–	–	–
Newark Fire (Newark),	13,683,419	80,645	19,777	24.52	.14	–	–	–	–	–
New Hampshire (Manchester),	16,889,647	171,091	95,630	55.90	.57	–	–	–	–	–
New York City (New York)	14,376,152	99,608	46,274	46.46	.32	–	–	–	–	–
New York and Boston (New York),	6,275,314	40,331	19,712	48.88	.31	–	–	–	–	–
Niagara (New York),	64,192,581	550,627	327,460	59.47	.51	–	–	–	–	–
Northern (New York),	12,891,328	145,157	80,253	55.29	.62	–	–	–	–	–
Northwestern Nat'l (Milwaukee),	26,304,251	244,248	147,551	60.41	.56	5,170,500	41,804	33,178	79.37	.64
Orient (Hartford),	22,327,996	242,151	147,058	60.73	.66	–	–	–	–	–
Orient Mutual (New York),	–	–	–	–	–	75,900,193	618,321	572,493	92.59	.75
Pacific (New York),	28,316,117	140,705	61,984	44.05	.22	–	–	–	–	–
Pacific Mutual (New York),	–	–	–	–	–	88,144,766	426,771	288,364	67.57	.33
Park (New York),	12,654,097	54,072	24,996	46.23	.20	–	–	–	–	–
Pennsylvania (Philadelphia),	51,399,085	540,856	280,429	51.85	.55	–	–	–	–	–

People's (Newark),	$37,166,736	$309,130	$172,179	55.70	.46	–	–	–	–	–
People's (Trenton),	17,796,189	183,641	113,728	61 93	.64	–	–	–	–	–
Phenix (Brooklyn),	133,585,456	1,120,395	658,072	58.74	.49	$94,976,457	$532,823	$323,446	60.70	.34
Phœnix (Hartford),	105,435,650	1,325,556	645,340	48.68	.61	–	–	–	–	–
Providence Washington (R.I.),	20,562,913	145,725	105,600	72.47	.51	34,007,387	177,056	136,376	77.02	.40
Relief (New York),	17,860,681	112,383	67,304	59.89	.38	–	–	–	–	–
Resolute (New York),	9,166,620	35,599	59,311	166.61	.65	–	–	–	–	–
Ridgewood (Brooklyn),	11,146,990	65,366	28,100	42.99	.25	1,365,436	2,987	3,067	102.68	.22
Rochester German (Rochester),	19,761,346	171,113	108,692	63.52	.55	87,600	859		–	–
Roger Williams (Providence),	15,040,279	172,544	146,827	85.10	.98	22,164,357	104,451	92,257	88.24	.42
Rutgers (New York),	16,754,297	74,719	17,986	24.07	.11	–	–	–	–	–
Safeguard (New York),	22,876,263	133,365	78,332	58.74	.34	63,750	1,654	2,017	121.95	3.16
Security (New Haven),	16,764,701	184,915	118,415	64.04	.71	15,224,375	119,027	88,271	74.16	.58
Standard (New York),	16,058,041	86,505	51,130	59.11	.32	–	–	–	–	–
Standard (Trenton),	10,249,573	153,926	114,180	74.18	1.11	–	–	–	–	–
Star (New York),	20,285,582	121,938	69,288	56.82	.34	–	–	–	–	–
Sterling Fire (New York),	10,431,663	46,634	16,569	35.53	.16	–	–	–	–	–
St. Joseph F. and M. (St. Joseph),	14,410,298	176,399	83,641	47.42	.58	–	–	–	–	–
St. Nicholas (New York),	25,122,014	127,252	97,717	76.79	.39	–	–	–	–	–
St. Paul F. and M. (St. Paul),	34,380,566	436,097	331,741	76.07	.96	21,645,707	138,107	157,316	113.91	.69
Toledo F. and M. (Toledo),	5,797,059	77,238	67,153	86.94	1.16	3,201,183	32,396	21,550	66.52	.67
Trade (Camden),	6,184,527	81,310	61,094	75.14	.99	262,450	14,045	31,242	222.51	11.90
Traders' (Chicago),	26,335,415	318,043	160,902	50.59	.61	901,173	4,364	5,048	115.67	.56
Union (Philadelphia),	7,901,132	68,036	54,275	79.77	.69	2,802,925	58,921	45,755	77.65	1.63
Union M. and F. (Galveston),	11,311,779	82,771	60,243	72.78	.53	2,122,618	15,629	13,845	88.58	.65
Virginia F. and M. (Richmond),	13,373,854	178,643	97,520	54.54	.73	403,977	2,280	–	–	–
Watertown (Watertown),	53,840,171	436,800	228,888	52.40	.43	–	–	–	–	–
Westchester (New Rochelle),	78,280,790	609,387	328,710	53.94	.42	–	–	–	–	–
Williamsburgh City (Brooklyn),	56,061,312	347,285	137,505	39.59	.26	402,921	1,833	5,324	290.45	1.32
Totals,	$3,773,630,119	$32,746,214	$18,443,484	56.32	.49	$1,115,225,467	$10,871,646	$7,717,845	70.99	.69

TABLE X. — *Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prems. Received.	Gross Income.	
Ætna (Hartford),	$3,260,396	$3,455,658	—$195,262	$809,593	27.78	24.83	$660,000
Ætna (New York),	81,799	107,808	—26,009	43,047	68.01	52.63	30,000
American (Newark),	254,119	200,197	53,922	61,921	34.28	24.37	60,636
American Central (St. Louis),	423,294	368,021	55,273	142,918	37.06	33.77	39,500
American Exchange (New York),	58,612	58,928	—316	28,596	66.03	48.79	20,000
American Fire (Philadelphia),	394,868	360,294	34,574	118,438	35.50	29.99	40,000
Amity (New York),	86,590	93,341	—6,751	37,503	51.52	43.31	8,000
Atlantic (Brooklyn),	334,168	340,777	—6,609	106,560	34.23	31.89	20,000
Atlantic Fire and Marine (Providence),	84,114	99,586	—15,472	26,357	38.09	31.33	9,000
Atlantic Mutual (New York),	5,020,191	6,072,388*	—1,052,197	466,283	11.02	9.29	–
Buffalo (Buffalo),	180,356	180,757	—400	46,801	28.17	25.95	20,000
Buffalo German (Buffalo),	232,886	201,960	30,926	58,797	29.47	25.25	30,000
Citizens' (New York),	264,512	251,484	13,028	95,798	44.97	36.22	70,500
Citizens' (St. Louis),	162,729	168,911	—6,182	50,307	36.80	30.91	20,000
City Fire (New York),	77,829	86,172	—8,343	36,269	76.15	46.60	36,000
Clinton (New York),	122,059	125,744	—3,685	47,024	49.08	38.53	45,000
Columbia (New York),	95,004	100,321	—5,317	39,942	51.53	42.04	15,000
Commerce (Albany),	106,919	100,811	6,108	34,865	40.91	32.61	32,000
Commerce Fire (New York),	56,389	60,159	—3,770	30,797	70.57	54.62	10,000
Commercial Fire (New York),	324,957	327,917	—2,960	103,480	34.44	31.84	50,000
Commercial Mutual (New York),	247,575	381,995†	—134,420	58,993	31.44	23.83	–
Connecticut Fire (Hartford),	433,376	359,311	74,065	121,378	34.01	28.01	60,000
Continental (New York),	1,624,109	1,413,117	210,992	591,260	40.34	36.41	125,000
Delaware Mutual (Philadelphia),	810,581	940,335‡	—129,754	104,465	15.12	12.89	36,000
Enterprise Fire and Marine (Cincinnati),	157,485	167,616	—10,131	41,472	32.08	26.33	36,000

Equitable (Nashville),	$152,928	$146,008	$6,920	$55,377	39.90	36.28	–
Equitable Fire and Marine (Providence),	133,693	125,892	7,801	40,591	36.00	30.36	$24,000
Exchange (New York),	142,600	143,931	—1,331	60,349	51.83	42.32	30,001
Fairfield Fire (South Norwalk),	156,787	136,283	20,504	55,893	40.34	35.65	20,000
Farragut Fire (New York),	138,223	134,068	4,156	56,181	49.15	40.65	30,000
Fire Association (Philadelphia),	1,383,111	1,205,281	177,830	370,305	31.19	26.77	200,000
Firemen's (Newark),	272,971	205,335	67,636	49,618	23.62	18.18	48,000
Firemen's (New York),	75,001	70,616	4,385	26,526	54.12	35.37	24,480
Firemen's (Dayton),	120,455	119,048	1,407	48,367	51.70	40.15	31,250
Fireman's Fund (California),	552,712	518,553	34,159	176,062	34.94	31.85	66,000
Franklin (Philadelphia),	913,759	887,513	26,246	364,773	49.42	39.92	128,000
Germania (Newark),	99,574	142,410	—42,836	46,483	53.30	46,68	15,750
Germania (New York),	771,668	791,555	—19,887	314,377	46.04	40.75	150,000
German American (New York),	1,048,668	873,981	174,687	357,429	38.31	34.08	100,000
Girard Fire and Marine (Philadelphia),	378,401	365,988	12,413	124,237	38.40	32.83	75,000
Glen's Falls (Glen's Falls),	348,574	293,473	55,101	96,600	31.61	27.71	20,000
Granite (Richmond),	88,712	83,150	5,562	25,983	35.33	29.29	20,000
Great Western (New York),	473,944	455,160	18,784	73,558	17.25	15.52	66,208
Guardian Fire (New York),	94,109	108,707	—14,598	42,853	53.51	45.54	20,000
Hanover Fire (New York),	801,194	737,646	63,548	311,052	43.65	38.82	50,000
Hartford Fire (Hartford),	1,794,021	1,721,223	72,798	501,172	30.75	27.94	200,000
Hoffman Fire (New York),	151,171	161,362	—10,191	63,586	48.71	42.06	20,000
Home (Newark),	141,921	141,096	825	40,261	31.20	28.37	14,000
Home (New York),	3,076,252	2,884,402	191,850	1,060,489	38.82	34.47	300,000
Howard (New York),	214,308	230,376	—16,068	93,580	52.90	43.67	60,000
Humboldt (Newark),	99,541	133,931	—34,390	40,259	45.24	40.44	–
Insurance Company of North America,	3,399,479	3,437,436	—37,957	738,181	23.80	21.71	400,000
Insurance Company State of Pennsylvania,	216,011	216,641	—630	48,151	26.28	22.29	24,000
Irving (New York),	91,344	104,879	—13,535	36,546	48.10	40.01	26,000
Lamar (New York),	190,400	183,454	6,946	56,063	33.31	29.44	20,000

* Including $2,504,900 scrip redeemed.

† Including $146,790 scrip redeemed.

‡ Including $275,070 scrip redeemed.

TABLE X. — *Insurance Companies of other States* — Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Lorillard (New York).	$137,864	$145,026	—$7,162	$61.501	53.66	44.61	$30,000
Manhattan (New York), ...	721,321	738,538	—17,217	230,963	33.54	32.02	50,000
Manufacturers' (Newark), ...	157,554	161,894	—4,340	52,956	37.96	33.61	14,000
Mercantile (Cleveland), ...	113,831	125,447	—11,616	33,001	35.53	28.99	30,000
Mercantile (New York), ...	70,919	71,150	—231	30,924	56 60	43.60	20,000
Mercantile Mutual (New York), ...	841,178	790,349	50,829	126,879	16.03	15.08	42,500
Merchants' (Newark), ...	451,713	390,800	60,913	140,551	35.44	31.12	36,000
Merchants' (New York), ...	175,723	171,314	4,409	76,295	52.49	43.99	40,000
Merchants' (Providence), ...	183,070	193,066	—9,996	57,853	35.37	31.60	24,000
Meriden (Meriden), ...	201,189	200,090	1,099	60,973	33.05	30.31	24,000
National (Baltimore), ...	89,420	82,147	7,273	31,963	40.97	35.74	22,000
National (Hartford), ...	323,112	318,036	5,076	88,459	34.30	27.38	75,000
National (New York).	175,962	193,249	—17,287	71,941	46.92	40.88	28,000
Newark City (Newark), ...	142,644	162,430	—19,786	52,725	43.07	36.90	17,000
Newark Fire (Newark), ...	119,098	72,373	46,725	28,573	35.43	23.99	20,909
New Hampshire (Manchester), ...	203,914	165,251	38,663	49,621	29.00	24.33	20,000
New York City (New York), ...	111,510	114,242	—2,732	47,968	48.16	43.02	20,000
New York and Boston (New York), . . .	52,385	53,532	—1,147	33.820	83 86	64.56	–
Niagara (New York), ...	615,705	629,660	—13,955	242,153	43.98	39.33	60,000
Northern (New York), ...	162,097	150,142	11,955	59,889	41.26	36.75	10,000
Northwestern National (Milwaukee), . . .	332,805	319,609	13,196	108.880	38.06	32.72	30,000
Orient (Hartford), ...	289,941	273,197	16,744	87,638	36.19	30 23	38,500
Orient Mutual (New York), ...	652,484	671,858	—19,374	98,664	15.96	15.12	–
Pacific (New York), ...	179,572	161,516	18,056	59,532	42.31	33.15	40,000
Pacific Mutual (New York), ...	458,726	456,911	1,815	128,068	30.01	27.91	–

Park (New York),	$72,823	$91,037	—$18,214	$26,041	48.16	35.76	$40,000
Pennsylvania (Philadelphia),	625,453	506,367	119,086	185,938	34.38	29.73	40,000
People's (Newark),	332,995	290,218	42,777	97,249	31.46	29.20	15,000
People's (Trenton),	218,672	202,382	16,290	64,654	35.21	29.57	24,000
Phenix (Brooklyn),	1,771,724	1,730,220	41,504	537,067	32.49	30.31	200,000
Phœnix (Hartford),	1,441,831	1,277,717	164,114	432,377	32.62	29.99	200,000
Providence Washington (Providence),	351,900	344,851	7,049	73,946	22.91	21.01	28,000
Relief (New York),	132,749	128,148	4,601	40,845	36.34	30.77	20,000
Resolute (New York),	47,892	91,266	—43,374	31,944	89.73	66.70	–
Ridgewood (Brooklyn),	86,128	92,804	—6,676	37,637	55.06	43.70	24,000
Rochester German (Rochester),	191,379	182,164	9,215	53,471	31.09	27.89	20,000
Roger Williams (Providence),	294,538	316,878	—22,340	73,835	26.66	25.07	4,000
Rutgers (New York),	100,360	96,917	3,443	38,931	52.10	38.79	40,000
Safeguard (New York),	157,973	170,211	—12,238	57,862	42.85	36.63	32,000
Security (New Haven),	320,587	300,661	19,926	73,974	24.34	23.07	20,000
Standard (New York),	108,360	121,270	—12,910	45,430	52.52	42.11	24,710
Standard (Trenton),	169,857	170,525	—668	56,345	36.61	33.17	–
Star (New York),	146,767	162,450	—15,683	58,162	47.70	39.63	35,000
Sterling Fire (New York),	63,149	65,212	—2,063	29,143	62.49	46.15	20,000
St. Joseph Fire and Marine (St. Joseph),	213,635	170,377	43,258	61,536	34.83	28.80	20,000
St. Nicholas (New York),	143,459	173,611	—30,152	55,894	43.92	38.96	20,000
St. Paul Fire and Marine (St. Paul),	644,170	722,924	—78,754	167,171	29.11	25.95	66,696
Toledo Fire and Marine (Toledo),	120,264	131,757	—11,493	33,054	30.15	27.48	10,000
Trade (Camden),	110,965	139,704	—28,739	31,345	32.87	28.25	16,000
Traders' (Chicago),	379,046	344,449	34,597	118,500	36.75	31.26	60,000
Union (Philadelphia),	141,358	163,622	—22,264	40,977	32.28	28.99	23,000
Union Marine and Fire (Galveston),	122,409	127,577	—5,168	35,887	36.47	29.32	18,000
Virginia Fire and Marine (Richmond),	220,110	185,500	34,610	48,886	27.02	22.21	40,000
Watertown (Watertown),	471,707	414,461	57,246	165,573	37.91	35.10	20,000
Westchester (New Rochelle),	648,297	586,139	62,158	227,470	37.33	35.08	30,000
Williamsburgh City (Brooklyn),	390,887	344,853	46,034	152,124	43.57	38.92	50,000
Totals,	$49,621,630	$49,441,105	$180,525	$13,892,824	31.85	28.00	$5,507,640

TABLE XI. — *United States Branches — Foreign Companies. Business of 1877.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess of Income.	Expenses.	Ratio of Expenses to		Risks Written.	Premiums. Received.	Losses Paid.	Ratio of Loss to	
					Prems. Rec'd.	Gross Income.				Prems. Rec'd.	Gross Income.
British America, . .	$470,132	$402,100	$68,032	$169,109	38.87	35.97	$48,872,622	$435,053	$232,990	53.56	49.56
Commercial Union, .	931,074	756,982	174,092	281,152	31.17	30.20	82,924,045	902,012	475,830	52.75	51.11
Guardian Assurance, .	172,791	68,139	104,652	37,717	26 89	21.83	34,099,832	140.257	30,422	21.70	17.61
Hamburg Bremen, . .	379,635	266,589	113,046	113,435	32.07	29.88	42,336,097	353,723	153,154	43.30	40.34
Imperial, ...	363,751	291,779	71,972	89,423	27.33	24.58	38,433,869	327,253	202,356	61.83	55.63
La Caissé Générale, .	309,607	221,724	87,883	95,863	31.89	30.96	25,573,076	300,678	125,860	41.86	40.65
Lancashire, . . .	486,449	434,331	52,118	145,450	30.23	29.90	57,965,167	481,183	288,880	60.04	59.39
Liverpool and London and Globe, . . .	2,698,089	1,583,638	1,114,451	629,171	24.64	23.32	351,883,748	2,553,710	954,467	37.38	35.38
London Assurance, .	414,366	336,482	77,884	140,111	36.17	33.81	56,187,723	387,365	185,698	47.94	44.81
Northern Assurance, .	355,282	259,807	95,475	87,520	26.69	24.64	38,433,864	327,974	172,286	52.53	48.49
No. British & Mercantile,	1,322,058	981,582	340,476	358,506	28.92	27.12	145,690,610	1,239,777	623,075	50.26	47.13
Queen, ...	962,017	712,378	249,639	240,985	26.73	25.05	118,066,900	901,673	471,393	52.28	49.00
Royal, ...	1,771,431	1,238,060	533,371	510,356	30.57	28.81	221,743,033	1,669,272	727,703	43.54	41.08
Royal Canadian, . .	573,812	799,501	—225,689	260,782	48.20	45.45	57,331,505	541,012	538,719	99.58	93.88
Scottish Commercial, .	543,064	454,071	88,993	173,340	34.06	31.92	77,648,128	508,964	280,731	55.16	51.69
Transatlantic, . . .	43,355	24,585	18,770	17,879	48,06	41.24	3,981,183	37,201	6,706	18.03	15.47
Western Assurance, .	498,041	416,015	82,026	144,907	30.76	29.09	51,773,686	471,077	271,109	57.55	54.44
Totals, . . .	$12,294,954	$9,247,763	$3,272,880	$3,495,706	30.19	28.43	$1,452,945,088	$11,578,184	$5,741,379	49.59	46.70

TABLE XII. — *Massachusetts Business for 1877.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Abington,	$774,347	$12,114	$31,743	$4,257	$4,632
Annisquam,	75,005	–	4,980	35	35
Arkwright,	8,909,990	76,782	383,909	23,823	71,162
Ashfield,	7,819	42	235	1,555	1,555
Attleborough,	276,760	2,344	9,374	900	900
Barnstable County,	972,709	15,918	30,521	3,890	4,490
Berkshire,	1,149,434	13,767	34,292	10,329	11,266
Boot Manufacturers',	733,475	6,511	26,987	25	7,525
Boston Manufacturers',	18,308,750	153,265	766,327	15,678	138,211
Bristol County,	550,350	3,407	70,054	582	1,739
Cambridge,	1,763,047	24,854	36,029	1,458	638
Citizens',	5,685,836	76,724	76,724	22,615	20,145
Cohasset,	65,261	1,100	4,252	–	–
Cotton and Woolen Manuf.,	443,952	5,998	21,524	4,382	4,382
Dedham,	573,666	8,881	17,584	2,140	1,220
Dorchester,	3,815,872	61,442	90,012	23,739	27,555
Essex,	119,600	2,089	3,919	18	18
Fall River Manufacturers',	4,174,782	36,244	181,220	31,080	68,336
Fitchburg (first class),	3,526,328	52,087	52,087	14,614	16,613
Fitchburg (second class),	624,804	11,161	11,161	6,090	3,222
Franklin (first class),	915,874	12,227	28,112	1,530	1,530
Franklin (second class),	158,813	1,252	2,503	15,551	14,156
Granby,	108,455	513	4,784	–	–
Groveland,	323,407	–	17,706	624	1,674
Hampshire,	553,700	7,083	17,378	4,417	4,417
Hingham,	2,907,831	51,621	102,130	18,039	21,657
Home,	601,134	8,079	24,298	3,998	4,461
Lowell,	766,623	8,442	25,326	707	707
Lynn,	297,950	4,163	16,654	177	577
Merchants and Farmers',	3,202,516	44,617	89,234	18,758	13,573
Merrimack,	4,237,254	50,924	89,358	31,523	26,370
Middlesex,	4,278,160	63,002	63,002	22,650	22,650
Milford,	130,310	1,549	4,148	44	704
Mill Owners',	3,255,933	30,646	153,229	12,466	15,466
Mutual Boiler,	433,600	4,185	20,923	–	–
Mutual Fire Assurance,	681,300	11,873	23,600	4,828	6,628
Mutual Protection,	287,725	2,429	6,940	405	405
Newburyport,	96,100	1,252	9,317	–	–
Norfolk,	3,674,357	59,514	116,576	14,675	12,655
Quincy,	6,693,623	95,873	95,873	17,902	18,843
Salem,	389,850	5,725	10,876	5,317	3,545
Salisbury and Amesbury,	79,272	636	6,357	373	373
Saugus,	839,025	–	100,511	151	551
Shelburne,	106,558	644	6,437	–	–
South Danvers,	111,475	2,527	6,682	50	50
Traders and Mechanics',	3,533,511	50,406	50,406	12,866	12,866
Westfield,	148,750	1,905	4,672	2,193	2,193
Westford,	112,825	1,070	2,140	5	5
West Newbury,	229,457	–	13,121	222	263
Weymouth and Braintree,	278,575	4,133	9,924	3,683	3,367
Whately,	832	–	100	662	787
Worcester Manufacturers',	7,126,197	65,152	325,762	25,086	64,957
Worcester Mutual,	7,653,972	116,429	232,230	45,431	40,493
Totals,	$106,766,751	$1,272,601	$3,533,243	$431,543	$679,567

TABLE XII. — *Massachusetts Business for 1877* — Continued.

MASSACHUSETTS MUTUALS WITH GUARANTEE CAPITAL.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Holyoke,	$6,252,943	$85,832	$85,832	$27,099	$25,950
Massachusetts,	2,219,865	18,609	–	2,633	2,233
Mechanics',	3,133,697	32,368	–	2,499	2,499
Totals,	$11,606,505	$136,809	$85,832	$32,231	$30,682

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boylston Mutual,	$9,696,559	$63,367	$13,133	$13,556
New-England Mutual,	1,033,147	6,865	664	664
Totals,	$10,729,706	$70,232	$13,797	$14,220

Marine Business.

Atlantic Mutual Fire and Marine,	$792,072	$44,450	$25,941	$38,316
Boylston Mutual,	13,889,080	171,296	148,748	124,673
China Mutual,	21,666,599	409,860	253,863	243,722
Commercial Mutual,	–	–	12,940	16,595
Gloucester Mutual Fishing,	–	–	–	–
India Mutual,	3,984,605	130,543	86,106	88,024
New-England Mutual,	4,604,026	134,290	155,998	133,418
Union Mutual Marine,	–	–	47,353	–
Totals,	$44,936,382	$890,439	$730,949	$644,748

MASSACHUSETTS JOINT-STOCK COMPANIES.

Fire Business.

Alliance,	$4,281,895	$56,086	$19,900	$24,833
American,	3,500,103	22,893	1,356	1,356
Commonwealth,	7,595,017	53,811	13,690	12,666
Dwelling-House,	2,396,493	18,372	3,556	3,556
Eliot,	2,396,677	26,103	12,046	14,546
Faneuil Hall,	2,647,606	29,994	11,316	12,737
Firemen's Fire,	6,105,084	62,349	22,761	20,116
First National Fire,	4,673,720	63,695	24,892	26,756
Franklin of Boston,	3,447,868	32,746	8,470	10,105
Gloucester Fire,	2,527,448	38,603	26,906	27,393
Manufacturers' Fire and Marine,	12,423,256	124,760	78,708	80,308
Mercantile Marine,	4,101,060	18,781	1,905	1,648
Neptune,	4,194,111	45,297	22,575	27,575
North American,	3,616,222	28,529	4,621	4,621
Prescott,	4,921,244	54,088	11,649	14,249
Revere Fire,	3,799,836	33,066	5,279	5,438
Shawmut,	2,782,120	31,219	9,618	9,686
Shoe and Leather,	6,868,100	74,346	31,047	31,067
Springfield Fire and Marine,	10,871,888	121,881	55,447	56,355
Traders' and Mechanics',	2,259,686	26,992	17,185	17,185
Washington,	4,147,096	32,952	15,520	18,020
Totals,	$99,556,530	$996,563	$398,447	$420,216

TABLE XII. — *Massachusetts Business for 1877* — Continued.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
American,	$4,338,543	$88,317	$68,945	$68,143
Beverly,	15,050	1,413	3,052	3,040
Boston Marine,	15,680,269	499,440	310,189	305,880
Equitable Marine,	294,707	15,051	16,518	12,235
Gloucester Fire,	891,812	25,711	11,910	14,477
Manufacturers' Fire and Marine,	11,691,721	133,590	180,414	125,413
Mercantile Marine,	4,915,692	67,865	47,928	62,272
Neptune,	2,413,539	75,500	78,419	59,419
Salem Marine,	3,450,601	73,332	71,421	64,848
Shoe and Leather,	4,060,028	106,189	65,341	94,276
Washington,	6,576,407	111,826	143,371	100,676
Totals,	$54,328,369	$1,198,234	$997,508	$910,679

COMPANIES OF OTHER STATES.

Fire Business.

Ætna (Hartford),	$19,765,496	$215,656	$107,060	$111,772
Ætna (New York),	323,549	3,309	104	104
American (Newark),	959,293	6,968	230	230
American Central (Missouri),	2,641,856	30,988	9,051	6,276
American Exchange (New York),	214,150	1,302	-	-
American Fire (Philadelphia),	2,939,198	25,301	4,533	4,533
Amity (New York),	385,410	4,071	2	2
Atlantic (Brooklyn),	2,409,157	26,312	9,319	8,532
Atlantic Fire and Marine (Providence),	885,174	8,207	6,975	6,349
Buffalo (Buffalo),	1,031,478	11,197	9,747	8,997
Buffalo German (Buffalo),	1,324,030	11,285	3,211	3,067
Citizens' (New York),	1,055,654	7,131	3,074	3,299
Citizens' (St. Louis),	812,802	12,463	5,172	7,203
City Fire (New York),	1,011,699	5,231	51	51
Clinton (New York),	1,928,800	10,687	450	420
Columbia (New York),	1,158,035	13,220	2,419	3,419
Commerce (Albany),	1,270,952	11,531	2,194	2,194
Commerce Fire (New York,	362,182	3,044	20	20
Commercial Fire (New York),	1,439,302	12,430	1,906	1,906
Commercial Mutual (New York),	245,300	1,485	159	159
Connecticut (Hartford),	4,551,381	54,199	38,981	42,791
Continental (New York),	5,390,095	49,075	20,932	21,271
Delaware Mutual (Philadelphia),	4,686,552	18,629	12,083	12,083
Enterprise (Cincinnati),	1,367,510	20,201	4,048	1,603
Equitable (Nashville),	940,048	14,071	7,164	5,936
Equitable Fire and Marine (Providence),	1,863,629	17,735	8,166	8,028
Exchange (New York),	1,519,461	11,085	1,352	1,542
Fairfield (Connecticut),	2,350,743	24,739	7,046	4,824
Farragut (New York),	427,507	3,399	185	191
Fire Association (Philadelphia),	9,053,040	124,702	59,534	54,135
Firemen's (Newark),	1,087,310	8,536	885	885
Firemen's (New York),	442,707	2,086	39	39
Firemen's (Dayton, O.),	188,720	2,217	1,061	1,061
Fireman's Fund (California),	2,061,127	19,399	7,867	9,867
Franklin (Pennsylvania),	6,100,636	69,251	17,064	17,064
Germania (Newark),	635,918	7,175	11,763	10,486
Germania (New York),	2,372,366	22,336	8,042	8,224
German American (New York),	6,268,144	56,271	21,944	25,121
Girard (Philadelphia),	1,485,913	12,014	4,737	4,402
Glen's Falls (Glen's Falls, N.Y.),	857,286	8,967	10,135	10,114
Granite (Richmond),	297,638	4,639	2,227	2,227
Guardian (New York),	1,010,000	5,872	395	395
Hanover (New York),	4,565,553	44,964	13,298	15,576
Hartford (Hartford),	10,927,345	100,868	42,218	44,913

TABLE XII. — *Massachusetts Business for 1877* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Hoffman (New York),	$1,501,173	$15,255	$4,672	$4,672
Home (Newark),	725,967	5,885	421	421
Home (New York),	16,675,897	162,138	68,774	83,008
Howard (New York),	1,080,162	8,655	3,514	2,356
Humboldt (Newark),	1,157,322	14,430	15,174	15,898
Insurance Co. of No. America (Penn.),	13,140,808	135,615	56,116	43,928
Insurance Co. of State of Pennsylvania,	686,752	9,216	165	165
Irving (New York),	475,426	5,289	2,705	3,480
Lamar (New York),	874,254	8,428	2,404	2,404
Lorillard (New York),	1,220,349	7,121	644	644
Manhattan (New York),	3,583,035	39,900	26,968	27,605
Manufacturers' (Newark),	1,119,824	11,234	8,047	6,672
Mercantile (Cleveland),	778,779	5,892	126	126
Mercantile (New York),	616,017	1,932	2	–
Merchants' (Newark),	3,016,941	24,939	11,682	11,702
Merchants' (New York),	1,846,298	16,139	2,170	2,871
Merchants' (Providence),	2,665,826	31,868	17,444	15,872
Meriden (Meriden, Conn.),	2,048,909	25,611	7,001	9,022
National (Baltimore),	482,886	4,798	2,487	2,487
National (Hartford),	2,994,065	27,784	13,499	12,871
National (New York),	2,054,819	17,985	7,656	7,656
Newark City (New Jersey),	831,388	10,802	6,506	5,663
Newark Fire (Newark),	744,798	7,429	–	–
New Hampshire (Manchester),	3,824,007	42,860	21,762	18,298
New York City (New York),	379,472	2,321	3,405	3,442
New York and Boston (New York),	459,335	3,536	–	–
Niagara (New York),	3,305,140	26,917	18,916	22,743
Northern (Watertown, N.Y.),	621,329	8,027	2,801	2,801
Northwestern National (Wisconsin),	1,381,112	10,012	1,614	2,079
Orient (Hartford),	3,114,023	32,746	11,713	11,388
Pacific (New York),	2,052,608	15,107	328	328
Park (New York),	288,920	1,673	18	18
Pennsylvania (Philadelphia),	6,011,082	66,965	37,229	20,637
People's (Newark),	3,244,285	31,469	12,098	9,157
People s (Trenton),	2,836,290	23,576	9,740	8,231
Phenix (Brooklyn),	8,340,894	70,169	19,149	21,345
Phœnix (Hartford),	7,080,028	75,149	27,024	34,269
Providence Washington (Providence),	3,345,099	33,492	14,583	13,442
Relief (New York),	1,013,629	9,164	10,105	4,030
Resolute (New York),	350,992	2,987	903	903
Ridgewood (New York),	655,870	3,184	1,799	1,799
Rochester German (Rochester),	2,229,461	22,470	7,599	7,802
Roger Williams (Providence),	1,777,706	22,878	18,274	16,993
Rutgers (New York),	245,581	1,957	–	–
Safeguard (New York),	963,126	8,827	321	321
Security (New Haven),	1,475,753	16,129	5,233	4,887
Standard (New York),	423,757	3,026	1,334	1,370
Standard (Trenton),	1,460,168	21,608	8,681	10,181
Star (New York),	435,120	3,710	2,975	2,975
Sterling (New York),	186,832	731	–	–
St. Joseph Fire and Marine (St. Joseph),	1,583,526	19,359	12,253	11,140
St. Nicholas (New York),	935,600	7,182	6,296	6,296
St. Paul Fire and Marine (Minnesota),	1,609,856	25,274	16,835	13,020
Toledo (Ohio),	492,944	6,480	4,004	4,413
Trade (Camden),	996,171	13,788	4,582	6,082
Traders' (Chicago),	1,534,311	14,478	2,902	2,927
Union (Philadelphia),	409,251	3,620	–	–
Union Marine and Fire (Galveston),	461,119	6,897	3,608	1,313
Virginia (Richmond),	340,777	4,962	388	388
Watertown (Watertown, N.Y.),	3,753,727	32,883	25,052	27,652
Westchester (Westchester, N.Y.),	5,247,190	49,519	24,746	23,194
Williamsburgh City (Brooklyn, N.Y.),	1,578,394	13,192	6,487	6,487
Totals,	$249,370,326	$2,480,917	$1,069,777	$1,053,185

Table XII. — *Massachusetts Business for 1877* — Continued.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Atlantic Mutual (New York),	$9,539,398	$220,874	$70,462	$70,462
Commercial Mutual (New York),	897,617	21,032	12,390	12,390
Delaware Mutual (Philadelphia),	29,287,572	435,306	180,970	170,659
Great Western (New York),	6,339,467	49,305	24,590	51,104
Insurance Co. of No. America (Phila.),	43,247,810	390,038	205,712	205,712
Manhattan (New York),	11,098	28	–	–
Mercantile Mutual (New York),	5,481,116	68,539	43,877	43,877
North-Western National (Milwaukee),	789,355	8,876	10,641	15,641
Orient Mutual (New York),	620,531	9,150	2,677	2,677
Pacific Mutual (New York),	5,066,617	52,836	52,671	84,640
Phenix (Brooklyn),	2,613,970	17,328	16,645	31,645
St. Paul Fire and Marine (St. Paul),	97,943	2,832	132	132
Totals,	$103,992,494	$1,276,144	$620,767	$688,939

Foreign Companies.

Fire Business.

Commercial Union,	$3,512,278	$39,854	$20,654	$19,852
Guardian Assurance,	4,112,766	30,179	7,880	8,030
Hamburg-Bremen,	1,959,183	11,050	3,724	3,724
Imperial,	3,637,267	28,446	12,130	12,130
La Caissé Générale,	1,938,676	22,187	2,383	3,945
Lancashire,	4,654,036	48,708	16,155	18,127
Liverpool and London and Globe,	25,805,972	201,354	47,118	58,567
London Assurance,	4,832,724	42,623	8,410	8,425
Northern,	3,637,267	28,446	11,590	11,590
North British and Mercantile,	11,586,975	117,023	51,798	50,984
Queen,	7,095,226	76,421	47,879	38,640
Royal,	17,757,329	192,804	48,452	45,166
Scottish Commercial,	7,209,366	63,391	25,142	22,753
Transatlantic,	235,268	3,020	–	–
Totals,	$97,974,333	$905,506	$303,315	$301,933

Canadian Companies.

Fire Business.

British America,	$3,557,628	$33,061	$19,418	$19,418
Royal Canadian,	4,909,265	65,704	47,851	41,609
Western Assurance,	1,457,227	36,731	11,309	11,355
Totals,	$9,924,120	$135,496	$78,578	$72,382

Marine and Inland Business.

Royal Canadian,	$368,563	$7,719	$840	$736

Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1877.

[Made pursuant to Chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life-insurance policies, .		$16,957 77
Lic nse fees, filing statements, certificates, etc., . .		19,465 93
		$36,423 70

EXPENDITURES.		
Stephen H. Rhodes, salary, ...	$4,000 00	
William S. Smith, Deputy (from March 21, 1877), ...	1,948 93	
George H. Long, Deputy (to Feb. 19, 1877),	349 70	
		$6,298 63
CLERKS.		
Fred L. Cutting, 1st Clerk, ...	$1,929 03	
James G. Bovey, 2d Clerk, ...	1,500 00	
Herbert Morrisey, ...	1,200 00	
		4,629 03
EXTRA CLERKS AND ACTUARIES.		
C. E. Weis, ...	$765 00	
M. L. McMann, ...	840 00	
A. N. Tenney, ...	840 00	
C. L. Sawyer, ...	732 55	
A. M. Hawes, ...	840 00	
E. L. Johnson, ...	840 00	
S. J. P. Leeds, ...	840 00	
M. A. Swan, ...	840 00	
E. F. Rhodes, ...	840 00	
H. A. Pierce, ...	840 00	
E. W. Cushman, ...	840 00	
M. A. Allen, ...	840 00	
William D. Whiting, ...	400 00	
T. G. Weld, ...	274 50	
W. S. Smith, ...	100 80	
		10,672 85
GENERAL EXPENSES.		
Travelling and other expenses (including services of experts in the appraisal of property), in the examination of life-insurance companies, ...	$1,755 86	
Printing and Binding, ...	781 44	
Amounts carried forward, . . .	$2,537 30	$21,600 51

EXPENDITURES — *Continued.*

Amounts brought forward, . . .	$2,537 30	$21,600 51
Postage, ...	398 86	
Agents and Brokers' Lists, ...	190 00	
T. G. Weld, services, ...	100 00	
Express on Reports, ...	95 34	
Blank Books, ...	75 00	
Papyrograph and Paper, ...	69 00	
Telegrams and Express, ...	57 18	
Two volumes Agents' Certificates, . .	33 00	
Newspapers, Insurance Publications, etc., .	35 10	
Paper and Envelopes, ...	35 35	
Valuation Chart and Tables, ...	35 00	
Pens, Pencils, etc., ...	22 08	
P. O. Box, ...	16 00	
Rubber Bands and Ink, ...	11 00	
Hand-Stamp, ...	10 00	
Eraser and Sharpening, ...	7 60	
Tin Boxes, ...	7 00	
Repairs, ...	7 70	
Miscellaneous, ...	7 75	
		3,750 26
		$25,350 77

RECAPITULATION.

Expended in Life Department, . . .	$15,596 48
Expended in Fire and Marine Department, .	9,754 29
	$25,350 77
Department Fees collected and paid into State Treasury, ...	36,423 70
Surplus accrued to Commonwealth, .	$11,072 93

MASSACHUSETTS MUTUAL

FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1877.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President.* *Secretary*, FREEMAN P. HOWLAND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States, 5-20 bonds,	$3,500 00	$3,767 25
Chicago city sewerage bonds, 7s,	1,000 00	1,110 00
" " river improvement bonds, 7s,	1,000 00	1,110 00
" " school bonds, 7s,	1,000 00	1,110 00
Toledo city water-works bonds, 8s,	1,000 00	1,120 00
St. Albans town bond,	1,000 00	1,000 00
10 shares State National Bank, Boston,	1,000 00	1,095 00
10 " Nat'l Hide and Leather B'k, Boston,	1,000 00	1,070 00
10 " Globe National Bank, Boston,	1,000 00	1,092 50
15 " City National Bank, Boston,	1,500 00	1,732 50
10 " Old Boston National Bank, Boston,	500 00	647 50
6 " National Bank of Republic, Boston,	600 00	789 00
5 " National Webster Bank, Boston,	500 00	505 62
15 " Metropolitan National Bank, Boston,	1,500 00	1,368 75
15 " Middlesex Central Railroad,	1,500 00	1,425 00
Union Pacific Railroad bond, 6s,	1,000 00	1,042 50
14 shares Northern Pacific Railroad, pref'd,	1,400 00	140 00
Eastern Railroad bond, 7s,	1,000 00	527 50
Mansfield and Framingham Railroad bonds,	1,000 00	893 75
Old Colony Railroad bonds,	2,000 00	2,125 00
Joint note of trustees of Puritan Lodge,	–	670 00
" " of New Jerusalem Church,	–	200 00
" " Union Calvinistic Society,	–	618 80
		$25,160 67

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Abington Savings Bank book,	$1,153 60	$500 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$500 00	
Loans on mortgage of real estate (first liens),	4,925 00	
Stocks, bonds, etc., as per schedule,	25,160 67	
Loans on collateral security, as per schedule,	500 00	
Cash in the office of the company,	41 13	
deposited in the Abington National Bank,	627 63	
Premiums in course of collection (net),	485 83	
Interest due and accrued,	579 92	
Office furniture and safe, $125 00		
Gross Assets,		$32,820 18

Liabilities.

Losses and claims adjusted, but not due,	$375 00	
Unearned premiums on outstanding risks,	18,269 72	
Return premiums on cancelled policies,	13 87	
Dividends of profits unpaid,	423 76	
State and local taxes, due or accrued,	20 01	
Office and incidental expenses,	31 00	
Gross Liabilities,		19,133 36
Surplus,		$13,686 82

Income.

Gross cash premiums received during the year,	$12,805 36	
Deduct return premiums and re-insurance,	691 18	
Net cash premiums received,		$12,114 18
Received for interest on mortgages,		316 60
for interest from all other sources,		1,479 00
Deposit notes received during the year,	$31,743 34	
Gross Cash Income,		$13,909 78

Expenditures.

Gross amount paid for losses during the year,	$4,257 17
Paid for brokerage and commissions,	1,768 44
for salaries and fees of officers and employees,	1,040 75
for interest on borrowed money,	22 85
for state and local taxes,	135 10
for profit or surplus on terminated policies,	2,927 33
for rents,	25 00
for office agency and incidental expenses,	286 08
Gross Cash Expenditures,	$10,462 72

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$2,194,516 00	
written during 1877,	774,347 00	
Total,		$2,968,863 00
Risks terminated during 1877,	$872,889 00	
re-insured during 1877,	1,000 00	
Total deductions,		873,889 00
Net amount in force Dec. 31, 1877,		$2,094,974 00
Deposit notes received on outstanding risks,		79,360 23
Losses incurred during the year,		4,632 17

Percentage of profits returned during 1877, 10, 20, and 30 per cent.
Average rate to date, 20 per cent.
Highest rate of interest received during the year, 8 per cent.
Highest rate paid, 3½ per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

J. FRANKLIN DYER, *President.* *Secretary*, JAMES S. JEWETT.

[NOTE. — This company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$1,450 00	
United States bonds,	212 00	
Loans on personal security,	1,425 00	
Cash in the office of the company,	300 59	
deposited in the Salem Savings Bank,	1,038 91	
deposited in the Cape Ann Savings Bank,	1,239 90	
deposited in the Rockport Savings Bank,	178 55	
Premiums in course of collection (net),	41 76	
Interest due and accrued,	167 29	
Office safe and stamps,	$85 36	
Gross Assets,		$6,054 00

INCOME.

Received for interest on mortages,		$61 31
for interest from all other sources,		71 03
from all other sources; viz., policy fees, $100; expense assessments, $436.42,		536 42
Deposit notes received during the year,	$4,980 35	
Gross Cash Income,		$668 76

Expenditures.

Gross amount paid for losses during the year,	$35 00
Paid for salaries and fees of officers and employees,	277 00
for State and local taxes,	3 55
for assessments returned,	72 86
for office agency and incidental expenses,	9 90
Gross Cash Expenditures,	$398 31

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$353,455 00	
written during 1877,	75,005 00	
Total,		$428,460 00
Risks terminated during 1877,		72,380 00
Net amount in force Dec. 31, 1877,		$356,080 00
Deposit notes received on outstanding risks,		24,712 80
Losses incurred during the year,		35 00

Highest rate of interest received during the year, 7 per cent.

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

Waldo Higginson, *President.* *Secretary*, Edward H. Sprague.

Office No. 70 Devonshire Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 bonds, 5s,	$10,000 00	$10,650 00
" " bonds, 6s,	10,000 00	10,650 00
Massachusetts gold bonds, 5s,	14,000 00	15,400 00
Maine bonds, 6s,	12,000 00	13,440 00
Cambridge city bonds, 6s,	10,000 00	10,600 00
Providence city gold bonds, 5s,	10,000 00	10,600 00
Boston city bonds, 5s, registered	10,000 00	11,000 00
Boston city bonds, coupon,	5,000 00	5,200 00
Brookline town bonds, 6s,	10,000 00	11,000 00
Boston and Maine Railroad bonds, 7s,	10,000 00	11,000 00
Fitchburg Railroad bonds, 7s,	10,000 00	11,300 00
Old Colony Railroad bonds, 7s, 1894,	10,000 00	11,000 00
Boston and Albany Railroad bonds, 7s,	10,000 00	11,500 00
Conn. River Railroad Mortgage bonds, 6s,	6,000 00	6,000 00
	$137,000 00	$149,340 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$149,340 00	
Cash in the office of the company,	174 24	
deposited in the New England Trust Co.,	21,500 00	
deposited in the Columbian Nat'l Bank,	4,706 55	
Interest accrued,	2,824 78	
Gross Assets,		$178,545 57

Liabilities.

Claimed and reported losses, not adjusted,	$48,839 06	
Unearned premiums on outstanding risks,	92,815 45	
State and local taxes, due or accrued,	327 67	
Gross Liabilities,		141,982 18
Surplus,		$36,563 39

Income.

Gross cash premiums received during the year,	$186,989 12	
Deduct return premiums and re-insurance,	1,956 48	
Net cash premiums received,		$185,032 64
Received for interest from all sources,		8,714 53
Deposit notes received during the year,	$934,945 60	
Gross Cash Income,		$193,747 17

Expenditures.

Gross amount paid for losses during the year,	$39,457 23
Paid for salaries and fees of officers and employees,	9,500 00
for State and local taxes,	1,865 00
for profits or surplus on terminated policies,	124,144 31
for rents,	1,090 00
for office agency and incidental expenses,	1,764 07
Gross Cash Expenditures,	$177,820 61

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$20,129,296 00	
written during 1877,	20,810,182 00	
Total,		$40,939,478 00
Risks terminated during 1877,		20,284,494 00
Net amount in force Dec. 31, 1877,		$20,654,984 00
Deposit notes received on outstanding risks,		928,154 55
Losses incurred during the year,		88,567 95

Percentage of profits or surplus returned during 1877, $69\frac{6}{10}$ per cent.
Average rate to date, 66 per cent.
Highest rate of interest received during the year, 7 per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873, Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* *Secretary*, ALMON E. BRONSON.

[NOTE. — Insures property in the Town of Ashfield only.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash deposited in the Shelburne Falls Savings Bank,		$50 00
Gross Assets,		$50 00

INCOME.

Cash premiums received during the year,		$41 65
Received from assessments on deposit notes,		1,554 55
Deposit notes received during the year,	$234 56	
Gross Cash Income,		$1,596 20

EXPENDITURES.

Gross amount paid for losses during the year,		$1,554 55
Paid for salaries and fees of officers and employees,		26 10
for State and local taxes,		71
Gross Cash Expenditures,		$1,581 36

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$158,983 20	
written during 1877,	7,819 00	
Total,		$166,802 20
Net amount in force Dec. 31, 1877,		$166,802 20
Deposit notes received on outstanding risks,		3,784 36
Losses incurred during the year,		1,554 55
Assessments laid on deposit notes		1,554 55

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated, February, 1844. Commenced business, July, 1844.]

JOSEPH W. CAPRON, *President.* *Secretary*, H. N. RICHARDSON.

Office No. 45 Park Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

School district note,	$3,167 00	
Cash in the office of the company,	330 86	
deposited in various savings banks,	8,368 99	
Premiums in course of collection (net),	417 86	
Gross Assets,		$12,284 71

Liabilities.

Unearned premiums on outstanding risks,	$4,294 60	
Gross Liabilities,		$4,294 60
Surplus,		$7,990 11

Income.

Gross cash premiums during the year,	$2,343 52	
Deduct return premiums and re-insurance,	53 88	
Net cash premiums received,		$2,289 64
Deposit notes rec. during the year,	$9,374 00	
Gross Cash Income,		$2,289 64

Expenditures.

Gross amount paid for losses during the year,	$900 00
Paid for salaries and fees of officers and employees,	252 00
for State and local taxes,	23 25
for office agency and incidental expenses,	11 50
Gross Cash Expenditures,	$1,186 75

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$937,443 00	
written during 1877,	276,760 00	
Total,		$1,214,203 00
Risks terminated during 1877,		217,599 00
Net amount in force Dec. 31, 1877,		$996,604 00
Deposit notes received on outstanding risks,		34,356 00
Losses incurred during the year,		900 00

Highest rate of interest received during the year, 6 per cent.

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH PORT.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

David K. Akin, *President.* *Secretary*, George Otis.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds,	$18,000 00	$18,817 50
Maine State bonds,	2,500 00	2,800 00
Fall River city bonds,	1,000 00	1,085 00
Sheboygan city bonds, Wis.,	750 00	600 00
50 shares First National Bank, Yarmouth,	5,000 00	6,750 00
30 " Tremont National Bank, Boston,	3,000 00	3,240 00
10 " Falmouth National Bank, Falmouth,	1,000 00	1,200 00
15 " Nat'l Bank of Redemption, Boston,	1,500 00	1,950 00

4 shares Massachusetts Nat'l Bank, Boston,	$1,000 00	$1,110 00
15 " Atlas National Bank, Boston,	1,500 00	1,702 50
8 " Shawmut National Bank, Boston,	800 00	944 00
20 " National Bank of Commerce, Boston,	2,000 00	2,110 00
5 " National Bank of Republic, Boston,	500 00	656 25
20 " Everett National Bank, Boston,	2,000 00	2,170 00
14 " Globe National Bank, Boston,	1,400 00	1,526 00
63 " Old Colony Railroad,	6,300 00	6,048 00
Chicago and Eastern Illinois Railroad bonds,	1,750 00	775 00
Iowa Falls and Sioux City Railroad bonds,	2,000 00	1,600 00
Union Pacific Railroad (1st mort.) bonds,	5,000 00	5,212 50
Union Pacific land-grant bonds,	5,000 00	5,150 00
Personal loans,	–	7,412 60
		$72,859 35

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Company,	$495 00	$450 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),		$175 00	
Stocks, bonds, etc., as per schedule,		72,859 35	
Loans on collateral security, as per schedule,		450 00	
Cash in the office of the company,		12 88	
deposited in the First National Bank,		864 57	
deposited in savings banks,		4,000 00	
Interest accrued,		1,107 77	
Office furniture,	$50 00		
Office safes,	200 00		
	$250 00		
Gross Assets,			$79,469 57

Liabilities.

Claimed and reported losses, not adjusted,	$350 00	
Claims for losses disputed or resisted,	400 00	
Unearned premiums on outstanding risks,	35,853 17	
State and local taxes, due or accrued,	30 00	
Gross Liabilities,		36,633 17
Surplus,		$42,836 40

Income.

Gross cash premiums received during the year,		$15,917 92
Received for interest on mortgages,		6 13
Received for interest from all other sources,		4,172 59
Deposit notes received during the year,	$30,521 12	
Gross Cash Income,		$20,096 64

EXPENDITURES.

Gross amount paid for losses during the year,		$3,889 87
Paid for salaries and fees of officers and employees,		2,113 25
for State and local taxes,		139 31
for profits or surplus on terminated policies,		9,442 77
for rents,		100 00
for office agency and incidental expenses,		217 39
Loss on bonds sold,		3,842 00
Premium on stocks bought,	$364 58	
Gross Cash Expenditures,		$19,744 59

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$5,155,015 00	
written during 1877,	972,709 00	
Total,		$6,127,724 00
Risks terminated during 1877,		840,007 00
Net amount in force Dec. 31, 1877,		$5,287,717 00
Deposit notes received on outstanding risks,		143,412 66
Losses incurred during the year,		4,489 87

Percentage of profits or surplus returned during 1877, 80 per cent.
Average rate to date, 89 per cent.
Highest rate of interest received during the year, 7 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.* *Secretary*, ALBERT B. ROOT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$8,000 00	$8,497 30
Pittsfield National Bank stock,	2,900 00	4,060 00
Boston and Albany Railroad bonds,	4,000 00	4,680 00
N.Y. Central and Hudson River R.R. stock,	2,500 00	2,682 25
Western Union Telegraph Bonds,	4,000 00	4,180 00
First National Bank of Adams stock,	1,500 00	1,875 00
Pittsfield First Congregational Parish notes,	–	5,000 00
" Fire District notes,	–	3,000 00
" Town notes,	–	4,000 00
Loaned on personal security,		15,355 00
		$53,329 55

SUMMARY OF ASSETS, DEC. 31, 1877.

Stock, bonds, etc., as per schedule,	$53,329 55	
Cash in the office of the company,	517 01	
" deposited in the Pittsfield National Bank,	1,973 22	
Premiums in course of collection (net),	1,791 60	
Interest due and accrued,	994 50	
Office furniture, etc.,	$994 25	
Gross Assets,		$58,605 88

Liabilities.

Losses and claims adjusted, but not due,	$310 00	
Claims for losses disputed or resisted,	710 20	
Owing for borrowed money, secured by government bonds,	1,500 00	
Unearned premiums on outstanding risks,	34,908 20	
Dividends of profits unpaid,	50 00	
Office and incidental expenses,	160 37	
Gross Liabilities,		$37,638 77
Surplus,		$20,967 11

Income.

Gross cash premiums received during the year,	$13,766 62	
Deduct return premiums and re-insurance,	836 06	
Net cash premiums received,		$12,930 56
Received for interest from all sources,		2,828 30
Deposit notes received during the year,	$34,292 07	
Gross Cash Income,		$15,758 86

Expenditures.

Gross amount paid for losses during the year,	$10,329 06
Paid for brokerage and commissions,	1,481 86
for salaries and fees of officers and employees,	1,708 69
for State and local taxes,	125 72
for profits or surplus on terminated policies,	2,164 40
for rents,	300 00
for office agency and incidental expenses,	897 91
Gross Cash Expenditures,	$17,007 64

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$5,319,312 94	
written during 1877,	1,149,434 00	
Total,		$6,468,746 94
Risks terminated during 1877,		874,472 50
Net amount in force Dec. 31, 1877,		$5,594,274 44
Deposit notes received on outstanding risks,		147,374 42
Losses incurred during the year,		11,265 64

Percentage of profits or surplus returned during 1877, 25 per cent.
Average rate to date, 55 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.
Highest rate paid, 6 per cent.

BOOT MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Aug. 31, 1876. Commenced business Sept. 1, 1876.]

C. A. GRINNELL, *President.* *Secretary*, T. F. BOYNTON.

Office, No. 109 Summer Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash deposited in the Nat. Bank of Redemption,	$4,271 08	
Premiums in course of collection (net),	692 27	
Interest accrued,	8 36	
Office furniture and fixtures,	$300 00	
Gross Assets,		$4,971 71

LIABILITIES.

Claimed and reported losses, not adjusted,	$7,500 00	
Unearned premiums on outstanding risks	3,644 40	
Return premiums on cancelled policies,	169 63	
State and local taxes, due or accrued,	18 25	
Office and incidental expenses,	147 08	
Gross Liabilities,		11,479 36
Balance against the Company,		$6,507 65

INCOME.

Gross cash premiums received during the year,	$7,437 92	
Deduct return premiums and re-insurance,	296 62	
Net cash premiums received,		$7,141 30
Received for interest from all sources,		78 43
Deposit notes received during the year,	$29,997 26	
Gross Cash Income,		$7,219 73

EXPENDITURES.

Gross amount paid for losses during the year,	$1,015 97
Paid for brokerage and commissions,	8 87
for salaries and fees of officers and employees,	2,011 55
for State and local taxes,	54 55
for profits or surplus on terminated policies,	1,260 43
for rents,	275 26
for office agency and incidental expenses,	865 98
Gross Cash Expenditures,	$5,492 61

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$525,625 00	
written during 1877,	880,000 00	
Total,		$1,405,625 00
Risks terminated during 1877,		577,150 00
Net amount in force Dec. 31, 1877,		$828,475 00
Deposit notes received on outstanding risks,		29,997 26
Losses incurred during the year,		8,515 97

Percentage of profits or surplus returned 1877, 30 per cent.

Highest rate of interest received during the year, 2½ per cent.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD E. MANTON, *President.* *Secretary*, WILLIAM B. WHITING.

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Brookline town bonds, 7s,	$20,000 00	$23,400 00
Boston city bonds, 6s,	30,000 00	31,200 00
Cambridge city bonds, 6s,	25,000 00	27,625 00
Lawrence city bonds, 6s,	35,000 00	38,325 00
Holyoke city bonds, 6s,	10,000 00	10,850 00
Manchester city bonds, 6s,	20,000 00	21,400 00
Lynn city bonds, 6s,	30,000 00	32,925 00
Somerville city bonds, 6½s,	75,000 00	78,175 00
Corporation notes, indorsed,	–	93,000 00
		$356,900 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stock, bonds, etc., as per schedule,	$356,900 00	
Cash in the office of the company,	3,384 28	
deposited in the New England Bank,	29,675 21	
Premiums in course of collection (net),	514 85	
Interest due and accrued,	6,764 70	
Office furniture,	$1,000 00	
Gross Assets,		$397,239 04

LIABILITIES.

Losses and claims adjusted, but not due,	$44,490 09	
Claimed and reported losses, not adjusted,	78,043 28	
Unearned premiums on outstanding risks,	178,915 67	
State and local taxes, due or accrued,	259 94	
Gross Liabilities,		301,708 98
Surplus,		$95,530 06

INCOME.

Gross cash premiums received during the year,	$359,125 00	
Deduct return premiums and re-insurance,	4,377 04	
Net cash premiums received,		$354,747 96
Received for interest from all sources,		19,229 37
Deposit notes received during the year,	$1,789,156 70	
Gross Cash Income,		$373,977 33

EXPENDITURES.

Gross amount paid for losses during the year,	$44,984 96
Paid for salaries and fees of officers and employees,	22,338 00
for State and local taxes,	1,035 65
for profits or surplus on terminated policies,	244,713 58
for rents,	1,150 00
for office agency and incidental expenses,	5,199 06
Gross Cash Expenditures,	$319,421 25

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$41,272,244 00	
written during 1877,	41,904,200 00	
Total,		$83,176,444 00
Risks terminated during 1877,		41,384,444 00
Net amount in force Dec. 31, 1877,		$41,792,000 00
Deposit notes received on outstanding risks,		1,789,156 70
Losses incurred during the year,		167,929 22

Percentage of profits or surplus returned during 1877, $69\frac{61}{100}$ per cent.
Average rate to date, $66\frac{65}{100}$ per cent.
Highest rate of interest received during the year, 7 per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 13, 1829. Commenced business July 4, 1829.]

WM. H. TAYLOR, *President.* *Secretary*, GEO. N. ALDEN.

Office, No. 44 North Water Street.

[NOTE. — Policies are all issued for seven years; the premium is secured by notes assessable as required, and five per cent. on the notes is received in cash when the policy is issued.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$97 34	
deposited in the Mechanics Nat'l Bank,	435 14	
Premiums in course of collection (net),	277 00	
Bills receivable,	25 28	
Gross Assets,		$834 76

Liabilities.

Losses and claims adjusted, but not due,	$1,156 41	
Owing for borrowed money,	5,500 00	
State and local taxes, due or accrued,	6 10	
Gross Liabilities,		$6,662 51

Income.

Gross cash premiums received during the year,	$3,902 60	
Deduct return premiums and re-insurance,	127 30	
Net cash premiums received,		$3,775 30
Received from assessments on deposit notes,		14 08
Deposit notes received during the year,	$77,412 00	
Gross Cash Income,		$3,789 38

Expenditures.

Gross amount paid for losses during the year,	$905 09
Paid for brokerage and commissions,	156 83
for salaries and fees of officers and employees,	1,975 00
for interest on borrowed money,	349 50
for state and local taxes,	40 05
for office agency and incidental expenses,	199 26
Gross Cash Expenditures,	$3,625 73

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$5,638,700 00	
written during 1877,	602,350 00	
Total,		$6,241,050 00
Risks terminated during 1877,		801,800 00
Net amount in force Dec. 31, 1877,		$5,439,250 00
Deposit notes received on outstanding risks,		697,395 00
Losses incurred during the year,		2,061 50

Highest rate paid, 6 per cent.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

Rufus Lamson, *President.* *Secretary*, Alfred L. Barbour.

Office, No. 555 Main Street, Cambridgeport.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Cambridge city bonds,	$10,900 00	$12,208 00
Bath city bonds,	3,000 00	3,090 00
Cincinnati city bond,	5,000 00	5,175 00

Portland city bond,	$9,000 00	$9,720 00
5 shares Cambridgeport National Bank,	500 00	750 00
15 " National City Bank,	1,500 00	2,250 00
1 " Framingham National Bank,	100 00	145 00
Eastern Railroad bond,	1,500 00	795 00
Personal loans,		3,350 00
		$37,483 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$47,790 00	
Stocks, bonds, etc., as per schedule,	37,483 00	
Cash in the office of the company,	743 23	
deposited in various banks,	6,457 81	
Premiums in course of collection (net),	1,429 22	
Interest due and accrued,	1,686 33	
Office furniture, safes, etc.,	$2,000 00	
Gross Assets,		$95,589 59

Liabilities.

Unearned premiums on outstanding risks,	$37,832 76	
Dividends of profits unpaid,	159 45	
Office and incidental expenses,	562 88	
Gross Liabilities,		38,555 09
Surplus,		$57,034 50

Income.

Gross cash premiums received during the year,		$24,854 35
Received for interest on mortgages,		2,736 04
for interest from all other sources,		2,242 01
Deposit notes received during the year,	$36,029 22	
Gross Cash Income,		$29,832 40

Expenditures.

Gross amount paid for losses during the year,	$1,458 40
Paid for brokerage and commissions,	1,863 18
for salaries and fees of officers and employees,	3,588 67
for State and local taxes,	181 14
for profits or surplus on terminated policies,	9,009 65
for rents,	400 00
for office agency and incidental expenses,	1,347 31
Gross Cash Expenditures,	$17,848 35

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$4,840,314 00	
written during 1877,	1,763,047 00	
Total,		$6,603,361 00
Risks terminated during 1877,		1,618,550 00
Net amount in force Dec. 31, 1877,		$4,984,811 00
Deposit notes received on outstanding risks,		88,133 38
Losses incurred during the year,		637 66

Percentage of profits or surplus returned during 1877, 30-40-50 per cent.
Average rate to date, 40 per cent.
Highest rate of interest received during the year, 8 per cent.

CITIZENS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 7, 1846. Commenced business, Oct. 5, 1846.]

HENRY C. BIGELOW, *President.* *Secretary*, JOSEPH W. PEABODY.

Office, No. 42 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$68,000 00	$72,420 00
30 shares Hide and Leather National Bank,	3,000 00	3,210 00
6 " Boston and Lowell Railroad,	3,000 00	2,160 00
	$74,000 00	$77,790 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$39,500 00	
Loans on mortgage of real estate (first liens),	107,706 00	
Stocks, bonds, etc., as per schedule,	77,790 00	
Cash in the office of the company,	3,604 55	
deposited in the Nat'l Exchange Bank,	3,724 31	
Premiums in course of collection (net),	11,204 79	
Interest due and accrued,	6,757 65	
Notes receivable,	328 64	
Gross Assets,		$250,615 94

LIABILITIES.

Unearned premiums on outstanding risks,	$157,983 95	
Dividends of profits unpaid,	3,000 00	
Office and incidental expenses,	595 83	
Gross Liabilities,		161,579 78
Surplus,		$89,036 16

INCOME.

Gross cash premiums received during the year,	$78,175 96	
Deduct return premiums and re-insurance,	5,088 45	
Net cash premiums received,		$73,087 51

Received for interest on mortgages,		$6,443 02
for interest from all other sources,		4,130 25
for rents,		1,458 18
Deposit notes received during the year,	$76,846 40	
Gross Cash Income,		$85,118 96

EXPENDITURES.

Gross amount paid for losses during the year,		$23,806 72
Paid for brokerage and commissions,		10,793 59
for salaries and fees of officers and employees,		6,718 13
for State and local taxes,		754 09
for profits or surplus on terminated policies,		31,654 07
for rents,		5,145 33
for office agency and incidental expenses,		2,304 12
Gross Cash Expenditures,		$81,176 05

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$20,385,991 00	
written during 1877,	5,696,336 00	
Total,		$26,082,327 00
Risks terminated during 1877,		4,885,928 00
Net amount in force Dec. 31, 1877,		$21,196,399 00
Deposit notes received on outstanding risks,		315,967 91
Losses incurred during the year,		20,236 38

Percentage of profits or surplus returned during 1877, 50 per cent. on 1 and 3 years, 60 on 5, and 80 on 7 years.

Highest rate of interest received during the year, 9 per cent.

CITY MUTUAL FIRE INSURANCE COMPANY, BOSTON.*

[Incorporated April 11, 1846. Commenced business August, 1846.]

AARON D. WILLIAMS, *President.* *Secretary*, EDWARD RICHARDS.

Office, No. 2343 Washington Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

10 shares Rockland Bank,	$1,400 00	
Cash deposited in the Institution for Savings,	8,038 60	
Interest due and accrued,	2,000 00	
Loaned on personal security,	500 00	
Gross Assets,		$11,938 60

LIABILITIES.

Unearned premiums on outstanding risks,	$25 00	
Gross Liabilities,		25 00
Surplus,		$11,913 60

* Closing up.

Income.

Received for interest from all sources,	$35 00
Gross Cash Income,	$35 00

Expenditures.

Paid for salaries and fees of officers and employees,	$320 00
for profits or surplus on terminated policies,	1,311 94
for office agency and incidental expenses,	309 75
Gross Cash Expenditures,	$1,941 69

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$301,500 00
terminated during 1877,	299,000 00
Net amount in force Dec. 31, 1877,	$2,500 00
Deposit notes received on outstanding risks,	50 00

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845. Commenced business March 1, 1846.]

Martin Lincoln, *President.* *Secretary*, J. Q. A. Lothrop.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
9 shares City National Bank,	$900 00	$1,044 00
3 " Merchants' National Bank,	300 00	420 00
Town of Cohasset note,		1,000 00
		$2,464 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$2,464 00	
Cash in the office of the company,	235 77	
deposited in the Cohasset Savings Bank,	1,196 69	
deposited in the Hingham Savings Bank,	1,112 90	
Premiums in course of collection (net),	28 60	
Interest accrued,	73 00	
Office furniture and safe, $140 00		
Gross Assets,		$5,110 96

Liabilities.

Claims for losses disputed or resisted,	$1,679 50	
Unearned premiums on outstanding risks,	3,220 57	
Gross Liabilities,		4,900 07
Surplus,		$210 89

INCOME.

Gross cash premiums received during the year,		$1,099 71
Received for interest from all sources,		182 45
from policy fees,		97 81
Deposit notes received during the year,	$4,252 40	
Gross Cash Income,		$1,379 97

EXPENDITURES.

Paid for brokerage and commissions,	$86 70
for salaries and fees of officers and employees,	565 56
for State and local taxes,	5 22
for profits or surplus on terminated policies,	469 12
for rents,	40 00
for office agency and incidental expenses,	25 00
Gross Cash Expenditures,	$1,191 60

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$384,101 00	
written during 1877,	65,261 00	
Total,		$449,362 00
Risks terminated during 1877,		66,387 00
Net amount in force Dec. 31, 1877,		$382,975 00
Deposit notes received on outstanding risks,		25,764 16

Percentage of profits or surplus returned during 1877, 50 per cent.
Average rate to date, 65 per cent.
Highest rate of interest received during the year, 7 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

WM. C. PLUNKETT, *President.* *Secretary*, B. F. TAFT.

Office, No. 131 Devonshire Street.

[NOTE. — At the annual meeting of this company, held Jan. 17, 1878, it was voted to adopt the provisions of sect. 3 of chap. 198 of the Acts of 1877; and twenty per cent of the profits will hereafter be retained, as a permanent reserve fund, for the protection of the insured.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$356 53	
deposited in the Eliot National Bank,	7,264 69	
Premiums in course of collection (net),	2,611 37	
Rent accrued,	42 00	
Gross Assets,		$10,274 59

LIABILITIES.

Unearned premiums on outstanding risks,	$6,912 83	
State and local taxes, due or accrued,	41 90	
Gross Liabilities,		$6,954 73
Surplus,		$3,319 86

INCOME.

Gross cash premiums received during the year,		$13,217 52
Received for interest from all sources,		138 28
for rents,		8 33
Deposit notes received during the year,	$61,949 83	
Gross Cash Income,		$13,364 13

EXPENDITURES.

Gross amount paid for losses during the year,	$4,516 17
Paid for brokerage and commissions,	124 68
for salaries and fees of officers and employees,	2,619 97
for State and local taxes,	135 99
for profits or surplus on terminated policies,	135 50
for rents,	300 00
for office agency and incidental expenses,	1,758 09
Gross Cash Expenditures,	$9,590 40

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$877,863 50	
written during 1877,	802,154 00	
Total,		$1,680,017 50
Risks terminated during 1877,		573,783 50
Net amount in force Dec. 31, 1877,		1,106,234 00
Deposit notes received on outstanding risks,		61,949 83
Losses incurred during the year,		4,516 17

Highest rate of interest received during the year, 2½ per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEO. B. FAUNCE, *President.* *Secretary*, PRESTON R. MANSFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$6,000 00	$6,244 00
Chicago city bonds	2,000 00	2,140 00
Cincinnati city bonds,	6,000 00	6,000 00
New England Mortgage Security bonds,	6,000 00	6,300 00
Philadelphia and Reading Railroad bonds,	5,000 00	5,000 00
Marquette and Ontonagon Railroad 1st mort.,	8,000 00	7,680 00
12 shares Dedham National Bank	1,200 00	1,440 00
	$34,200 00	$34,804 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$11,800 00	
Stocks, bonds, etc., as per schedule,	34,804 00	
Cash in the office of the company,	1,730 02	
deposited in bank	2,386 02	
Premiums in course of collection (net),	1,221 36	
Interest due and accrued,	946 64	
Gross Assets,		$52,888 04

Liabilities.

Unearned premiums on outstanding risks,	$9,659 84	
Return premiums on cancelled policies,	13 35	
Dividends of profits unpaid,	1,641 58	
Gross Liabilities,		11,314 77
Surplus,		$41,573 27

Income.

Gross cash premiums received during the year,		$8,880 68
Received for interest on mortgages,		797 50
for interest from all other sources,		2,477 97
Deposit notes received during the year,	$17,583 98	
Gross Cash Income,		$12,156 15

Expenditures.

Gross amount paid for losses during the year,	$2,139 87
Paid for brokerage and commissions,	1,332 10
for salaries and fees of officers and employees,	1,016 43
for State and local taxes,	114 35
for profits or surplus on terminated policies,	2,107 17
for rents,	200 00
for office agency and incidental expenses,	331 03
Gross Cash Expenditures,	$7,240 95

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$971,275 50	
written during 1877,	573,666 50	
Total,		$1,544,942 00
Risks terminated during 1877,		430,285 88
Net amount in force Dec. 31, 1877,		1,114,656 12
Deposit notes received on outstanding risks,		38,639 36
Losses incurred during the year,		1,219 87

Percentage of profits or surplus returned during 1877, 33⅓ to 50 per cent.
Highest rate of interest received during the year, 8 per cent.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 1, 1856.]

EDMUND J. BAKER, *President.* *Secretary*, WM. F. TEMPLE.

Office, at Neponset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 4½ per cent. bonds,	$20,000 00	$21,000 00
United States 5-20 bonds,	5,300 00	5,618 00
75 shares Blue Hill National Bank,	7,500 00	7,950 00
30 " Columbian National Bank,	3,000 00	4,080 00
20 " Howard National Bank,	2,000 00	2,220 00
20 " Continental National Bank,	2,000 00	2,020 00
12 " Hide and Leather National Bank,	1,200 00	1,320 00
10 " New England National Bank,	1,000 00	1,340 00
213 " Boston and Albany Railroad Co.,	21,300 00	26,625 00
140 " Old Colony Railroad Co.,	14,000 00	13,440 00
Boston and Lowell Railroad bonds,	5,000 00	5,100 00
Old Colony Railroad bonds,	6,000 00	6,150 00
	$88,300 00	$96,863 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$25,000 00	
Loans on mortgage of real estate (first liens),	22,500 00	
Stock, bonds, etc., as per schedule,	96,863 00	
Cash deposited in the Eliot National Bank,	2,958 08	
deposited in the New England Trust Co.,	14,482 65	
Premiums in course of collection (net),	11,911 62	
Unpaid assessment on deposit notes,	100 00	
Interest due and accrued,	1,150 25	
Gross Assets,		$174,965 60

LIABILITIES.

Losses and claims adjusted, but not due,	$2,866 67	
Claimed and reported losses, not adjusted,	2,080 00	
Unearned premiums on outstanding risks,	95,311 51	
Gross Liabilities,		100,258 18
Surplus,		$74,707 40

INCOME.

Gross cash premiums received during the year,	$61,441 56	
Deduct return premiums and re-insurance,	1,629 12	
Net cash premiums received,		$59,812 44
Received for interest on mortgages,		1,380 00
for interest from all other sources,		6,038 24
for assessments on deposit notes,		284 30
for rents,		1,058 89
Deposit notes received during the year,	$90,012 40	
Gross Cash Income,		$68,573 87

Expenditures.

Gross amount paid for losses during the year,	$23,738 56
Paid for brokerage and commissions,	9,813 13
for salaries and fees of officers and employees,	4,922 46
for State and local taxes,	919 91
for profits or surplus on terminated policies,	20,859 73
for rents,	300 00
for office agency and incidental expenses,	1,083 31
Gross Cash Expenditures,	$61,637 10

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$11,168,164 00	
written during 1877,	3,815,872 00	
Total,		$14,984,036 00
Risks terminated during 1877,		3,972,793 00
Net amount in force Dec. 31, 1877,		$11,011,243 00
Deposit notes received on outstanding risks,		219,387 89
Losses incurred during the year,		27,555 23

Percentage of profits or surplus returned during 1877, 15 to 40 per cent.
Average rate to date, 30 per cent.
Highest rate of interest received during the year, 7 per cent.
Highest rate paid, 6 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business Sept. 5, 1829.]

Stephen B. Ives, *President.* *Secretary*, Charles S. Nichols.

Office, No. 97 Washington Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 registered bonds,	$1,000 00	$1,050 00
" " " " 1881,	500 00	525 00
Oregon war-loan,	1,000 00	1,050 00
Springfield city bonds, 7s,	1,000 00	1,180 00
Cleveland " " 7s,	1,000 00	1,100 00
" " " 6s,	1,000 00	1,025 00
Toledo " " 8s,	1,000 00	1,080 00
" " " 7s,	1,000 00	1,020 00
Chicago " " 7s,	1,000 00	1,070 00
Chicago " " 6s,	1,000 00	1,000 00
Cincinnati " " $7\frac{3}{10}$s,	1,000 00	980 00
Cincinnati " " 6s,	1,000 00	1,000 00
Newburyport city bonds, 6s,	1,000 00	1,090 00
Portland " " 6s,	1,000 00	1,035 00

Hartford city bonds, 6s,	$1,000 00	$1,070 00
Brooklyn " " 6s,	1,000 00	1,060 00
St. Louis Co. " 6s,	1,000 00	1,050 00
Louisville city "	1,000 00	975 00
Fall River " " 6s,	1,000 00	1,090 00
14 shares Salem National Bank,	1,400 00	1,638 00
11 " Asiatic " "	330 00	462 00
15 " Cambridge Horse Railroad,	1,500 00	1,620 00
Old Colony Railroad bonds, 7s,	1,000 00	1,100 00
Central Pacific " " 7s,	1,000 00	1,030 00
Michigan Cent'l " " 8s,	1,000 00	920 00
Essex " " 6s,	1,500 00	750 00
Eastern " "	2,000 00	1,050 00
20 shares Salem Gas Light Company,	2,000 00	1,940 00
16 " Lynn " "	1,600 00	1,440 00
	$31,830 00	$31,400 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$31,400 00	
Cash in the office of the company,	1,634 87	
Premiums in course of collection (net),	81 00	
Interest due and accrued,	630 56	
Gross Assets,		$33,746 43

Liabilities.

Unearned premiums on outstanding risks,	$11,333 14	
Dividends of profits unpaid,	97 05	
Office and incidental expenses,	237 17	
Gross Liabilities,		11,667 36
Surplus,		$22,079 07

Income.

Gross cash premiums received during the year,	$2,113 40	
Deduct return premiums and re-insurance,	144 00	
Net cash premiums received,		$1,969 40
Received for interest from all sources,		2,004 65
Deposit notes received during the year,	$3,919 50	
Gross Cash Income,		$3,974 05

Expenditures.

Gross amount paid for losses during the year,	$18 00
Paid for brokerage and commissions,	1 40
for salaries and fees of officers and employees,	857 00
for State and local taxes,	12 37
for profits or surplus on terminated policies,	993 50
for office agency and incidental expenses,	55 57
Gross Cash Expenditures,	$1,937 84

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$990,900 00	
written during 1877,	119,600 00	
Total,		$1,110,500 00
Risks terminated during 1877,		147,250 00
Net amount in force Dec. 31, 1877,		$963,250 00
Deposit notes received on outstanding risks,		67,998 84
Losses incurred during the year,		18 00

Percentage of profits or surplus returned during 1877, 32 per cent.
Average rate to date, 55 per cent.
Highest rate of interest received during the year, 8 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* *Secretary*, ISAAC B. CHACE.

Office, Section "C," Granite Block.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds,	$10,000 00	$11,100 00
Fall River city bonds,	6,000 00	6,540 00
Worcester city bonds,	1,000 00	1,090 00
Lawrence city bonds,	5,000 00	5,450 00
Boston city bonds,	5,000 00	5,650 00
Brookline town bonds,	10,000 00	10,275 00
United States bonds,	10,000 00	10,425 00
Corporation notes,		15,700 00
		$66,230 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$66,230 00	
Cash in the office of the company,	599 56	
deposited in B. M. Durfee & Co.'s bank,	7,346 40	
deposited in the Fall River savings banks,	5,047 18	
Premiums in course of collection (net),	229 49	
Interest accrued,	1,113 93	
Office furniture, $500 00		
Gross Assets,		$80,566 56

LIABILITIES.

Losses and claims adjusted, but not due,	$63 05	
Claimed and reported losses, not adjusted,	38,500 00	
Unearned premiums on outstanding risks,	40,221 18	
Dividends of profits unpaid,	2,315 84	
State and local taxes, due or accrued,	53 23	
Office and incidental expenses,	388 75	
Gross Liabilities,		81,542 05
Balance against the Company,		$975 49

INCOME.

Gross cash premiums received during the year,	$81,244 82	
Deduct return premiums and re-insurance,	2,568 24	
Net cash premiums received,		$78,676 58
Received for interest from all sources,		4,869 27
Deposit notes received during the year,	$406,224 10	
Gross Cash Income,		$83,545 85

EXPENDITURES.

Gross amount paid for losses during the year,	$33,704 96
Paid for salaries and fees of officers and employees,	3,979 92
for State and local taxes,	288 46
for profits or surplus on terminated policies,	54,806 42
for rents,	276 00
for office agency and incidental expenses,	707 00
Gross Cash Expenditures,	$93,762 76

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$8,113,573 05	
written during 1877,	8,862,786 17	
Total,		$16,976,359 22
Risks terminated during 1877,		8,373,674 41
Net amount in force Dec. 31, 1877,		$8,602,684 81
Deposits notes received on outstanding risks,		402,211 85
Losses incurred during the year,		72,224 49

Percentage of profits or surplus returned during 1877, $74\frac{7}{12}$ per cent.
Average rate to date, $47\frac{10}{83}$ per cent.
Highest rate of interest received during the year, 7 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.

L. H. BRADFORD, *President.* *Secretary*, E. P. DOWNE.

Office, Savings Bank Block.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
8 shares Lancaster National Bank,	$800 00	$1,000 00
Agricultural Branch Railroad bonds,	3,000 00	3,000 00
Fitchburg & Worcester Railroad bonds,	2,000 00	2,000 00
Boston city bonds,	5,000 00	5,000 00
Personal loans,		25,685 60
		$36,685 60

Securities held as collateral for cash loans:

	Market value.	Loaned thereon.
10 shares Safety Fund National Bank,	$1,000 00	$1,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$20,303 90	
Loans on mortgage of real estate (first liens)	76,908 20	
Stocks, bonds, etc., as per schedule,	36,685 60	
Loans on collateral security, as per schedule,	1,000 00	
Cash deposited in various banks,	6,781 64	
Premiums in course of collection (net),	2,275 97	
Interest due and accrued,	2,622 41	
Gross Assets,		$146,577 72

Liabilities.

Losses and claims adjusted, but not due,	$2,027 00	
Claims for losses disputed or resisted,	1,400 00	
Unearned premiums on outstanding risks,	110,515 08	
Dividends of profits unpaid,	1,615 34	
State and local taxes due or accrued,	139 54	
Office and incidental expenses,	185 54	
Gross Liabilities,		115,882 50
Surplus,		$30,695 22

Income.

Gross cash premiums received during the year,		$59,500 34
Received for interest from all sources,		8,769 80
Deposit notes received during the year,	$59,242 33	
Gross Cash Income,		$68,270 14

Expenditures.

Gross amount paid for losses during the year,	$24,666 32
Paid for brokerage and commissions,	5,367 83
for salaries and fees of officers and employees,	3,209 73
for State and local taxes,	558 83
for profits or surplus on terminated policies,	28,328 70
for rents,	448 00
for office agency and incidental expenses,	1,503 82
Gross Cash Expenditures,	$64,083 23

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$15,021,163 00	
written during 1877,	4,037,336 00	
Total,		$19,058,499 00
Risks terminated during 1877,		4,374,617 00
Net amount in force Dec. 31, 1877,		$14,683,882 00
Deposit notes received on outstanding risks,		221,030 15
Losses incurred during the year,		21,392 16

Percentage of profits or surplus returned during 1877, 25 to 50 per cent.
Average rate to date, 60 per cent.
Highest rate of interest received during the year, 7 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (Second Class.)

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Agricultural Branch Railroad bonds,	$3,000 00	$3,000 00
Personal loans,		35,360 00
		$38,360 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bond,	$1,050 00	$800 00
2 shares Putnam Machine Company,	1,800 00	1,500 00
	$2,850 00	$2,300 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$6,677 00	
Loans on mortgage of real estate (first liens),	32,508 72	
Stocks, bonds, etc., as per schedule,	38,360 00	
Loans on collateral security, as per schedule,	2,300 00	
Cash deposited in various banks,	4,141 23	
Premiums in course of collection (net),	1,929 18	
Interest due and accrued,	2,628 49	
Gross Assets,		$88,544 62

Liabilities.

Unearned premiums on outstanding risks,	$8,122 30	
State and local taxes, due or accrued,	45 75	
Office and incidental expenses,	47 26	
Gross Liabilities,		8,215 31
Surplus,		$80,329 31

Income.

Gross cash premiums received during the year,	$14,303 23	
Deduct return premiums and re-insurance,	828 26	
Net cash premiums received,		$13,474 97
Received for interest from all sources,		5,292 83
Deposit notes received during the year,	$14,301 73	
Gross Cash Income,		$18,767 80

Expenditures.

Gross amount paid for losses during the year,	$6,712 54
Paid for brokerage and commissions,	1,360 41
for salaries and fees of officers and employees,	906 94
for State and local taxes,	127 27
for rents,	113 00
for office agency and incidental expenses,	397 52
Gross Cash Expenditures,	$9,617 68

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$851,180 00	
written during 1877,	770,675 00	
Total,		$1,621,855 00
Risks terminated during 1877,		772,417 00
Net amount in force Dec. 31, 1877,		$849,438 00
Deposit notes received on outstanding risks,		16,244 60
Losses incurred during the year,		3,413 21

Highest rate of interest received during the year, 7 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD. (FIRST CLASS.)

[Incorporated Feb. 11, 1828. Commenced business, Sept. 12, 1829.]

WILLIAM KEITH, *President.* *Secretary*, GORHAM D. WILLIAMS.

Office, Main Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, registered,	$5,000 00	
Cash deposited in the First National Bank,	490 14	
Premiums in course of collection (net),	2,115 86	
Gross Assets,		$7,606 00

LIABILITIES.

Unearned premiums on outstanding risks,	$5,757 00	
State and local taxes, due or accrued,	8 34	
Gross Liabilities,		5,765 34
Surplus,		$1,840 66

INCOME.

Gross cash premiums received during the year,	$12,227 31	
Deduct return premiums and re-insurance,	652 86	
Net cash premims received,		$11,574 45
Deposit notes received during the year,	$28,111 80	
Gross Cash Income,		$11,574 45

EXPENDITURES.

Gross amount paid for losses during the year,	$1,530 00
Paid for brokerage and commissions,	957 43
for salaries and fees of officers and employees,	1,055 00
for State and local taxes,	107 77
for rents,	56 25
for office agency and incidental expenses,	262 00
Gross Cash Expenditures,	$3,968 45

MISCELLANEOUS.

Risks written during 1877,	$915,874 00
terminated during 1877,	54,756 00
Net amount in force Dec. 31, 1877,	$861,118 00
Deposit notes received on outstanding risks,	28,111 80
Losses incurred during the year,	1,530 00

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.
(SECOND CLASS.)

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds,	$4,500 00	$4,500 00
17 shares Shelburne Falls National Bank,	1,700 00	2,040 00
185 " Greenfield Gas Light Company,	8,250 00	7,585 00
Personal note,		225 41
		$14,350 41

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$2,950 00	
Stocks, bonds, etc., as per schedule,	14,350 41	
Cash deposited in the First National Bank,	360 65	
deposited in the Provident Savings Inst.,	900 00	
Premiums in course of collection (net),	1,701 73	
Interest accrued,	535 31	
Safe and office furniture, $500 00		
Gross Assets,		$20,798 10

LIABILITIES.

Losses and claims adjusted, but not due,	$1,761 00	
Claimed and reported losses, not adjusted,	1,650 00	
Owing for borrowed money,	950 95	
Unearned premiums on outstanding risks,	24,895 48	
Gross Liabilities,		29,257 43
Balance against the Company,		$8,459 33

INCOME.

Gross cash premiums received during the year,		$1,251 51
Received for interest on mortgages,		168 75
for interest from all other sources,		2,073 06
Deposit notes received during the year,	$2,503 02	
Gross Cash Income,		$3,493 32

EXPENDITURES.

Gross amount paid for losses during the year,	$15,551 11
Paid for return premiums on cancelled policies,	3,354 16
for brokerage and commissions,	190 80
for salaries and fees of officers and employees,	245 25
for interest on borrowed money,	338 43
for State and local taxes,	109 85
for profits or surplus on terminated policies,	49 36
for rents,	168 75
for office agency and incidental expenses,	238 09
Gross Cash Expenditures,	$20,245 80

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$5,509,050 00	
written during 1877,	158,813 00	
Total,		$5,667,863 00
Risks terminated during 1877,		1,758,722 00
Net amount in force Dec. 31, 1877,		$3,909,141 00
Deposit notes received on outstanding risks,		99,581 94
Losses incurred during the year,		14,156 23

Highest rate of interest received during the year, 7 per cent.
Highest rate paid, 6 per cent.

GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. COOK, *President.* *Secretary*, C. E. HUNT.

[NOTE. — Insures property in the Town of Granby only.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash deposited in the Holyoke National Bank,	$423 43	
Gross Assets,		$423 43

INCOME.

Cash premiums received during the year,		$512 71
Deposit notes received during the year,	$4,783 81	
Gross Cash Income,		$512 71

EXPENDITURES.

Paid for salaries and fees of officers and employees,	$15 00
for office agency and incidental expenses,	74 28
Gross Cash Expenditures,	$89 28

MISCELLANEOUS.

Risks in force Dec. 31, 1877,	$108,455 00
Deposit notes received on outstanding risks,	4,783 81

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* *Secretary*, NATHANIEL H. GRIFFITH.

Office, No. 2 Common Street.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$85 95	
Gross Assets,		$85 95

LIABILITIES.

Claimed and reported losses, not adjusted,	$1,050 00	
Owing for borrowed money,	3,115 00	
Gross Liabilities,		$4,165 00

INCOME.

Received from assessments on deposit notes,		$457 13
from policy fees,		251 00
Deposit notes received during the year,	$17,705 85	
Gross Cash Income,		$708 13

EXPENDITURES.

Gross amount paid for losses during the year,	$624 12
Paid for salaries and fees of officers and employees,	566 73
for interest on borrowed money,	165 60
for State and local taxes,	4 57
for rents,	25 00
Gross Cash Expenditures,	$1,386 02

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$1,347,067 00	
written during 1877,	323,407 00	
Total,		$1,670,474 00
Risks terminated during 1877,		309,328 00
Net amount in force Dec. 31, 1877,		$1,361,146 00
Deposit notes received on outstanding risks,		70,212 03
Losses incurred during the year,		1,674 12

Highest rate of interest paid during the year, 7 per cent.

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President.* *Secretary*, HARVEY KIRKLAND.

Office, Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$8,000 00	$8,271 00
" " " registered,	8,000 00	8,350 00
" " " 10-40s,	8,000 00	8,366 00
20 shares Northampton National Bank,	2,000 00	2,000 00
53 " Connecticut River Railroad,	5,300 00	6,572 00
Personal loans,		1,100 00
		$34,659 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$10,700 00	
Stock, bonds, etc., as per schedule,	34,659 00	
Cash in the office of the company,	1,100 36	
deposited in the Northampton Nat'l Bank,	3,180 73	
Interest due and accrued,	1,461 30	
Office furniture and safe,	$500 00	
Gross Assets,		$51,101 39

LIABILITIES.

Unearned premiums on outstanding risks,	$22,714 63	
Dividends of profits unpaid,	215 40	
State and local taxes, due or accrued,	10 78	
Office and incidental expenses,	122 00	
Gross Liabilities,		23,062 81
Surplus,		$28,038 58

INCOME.

Gross cash premiums received during the year,	$7,082 61	
Deduct return premiums and re-insurance,	188 06	
Net cash premiums received,		$6,894 55
Received for interest on mortgages,		773 06
for interest from all other sources,		1,582 61
Deposit notes received during the year,	$17,377 70	
Gross Cash Income,		$9,250 22

EXPENDITURES.

Gross amount paid for losses during the year,	$4,417 13
Paid for brokerage and commissions,	675 41
for salaries and fees of officers and employees,	1,474 50

Paid for State and local taxes,	$71 56
for profit or surplus on terminated policies,	2,764 90
for rents,	150 00
for office agency and incidental expenses,	280 79
Gross Cash Expenditures,	$9,834 29

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$3,399,934 00	
written during 1877,	553,700 00	
Total,		$3,953,634 00
Risks terminated during 1877,		614,295 00
Net amount in force Dec. 31, 1877,		$3,339,339 00
Deposit notes received on outstanding risks,		94,071 02
Losses incurred during the year,		4,417 13

Percentage of profits or surplus returned during 1877, 40 per cent.
Average rate to date, 40 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.* *Secretary*, HENRY W. CUSHING.

Office, Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881,	$8,500 00	$9,073 75
" " 5-20 bonds,	22,500 00	23,681 25
" " 10-40 bonds,	3,000 00	3,210 00
Rhode Island State bonds, 6s,	3,000 00	3,375 00
Maine State bonds, 6s,	15,000 00	16,856 25
Portland city bonds, 6s,	3,000 00	3,225 00
Plymouth water scrip,	4,000 00	4,000 00
Hull town note,	3,500 00	3,500 00
57 shares Hingham National Bank,	3,990 00	3,990 00
60 " Old Colony National Bank,	6,000 00	7,680 00
15 " Abington National Bank,	1,500 00	1,920 00
10 " Globe National Bank,	1,000 00	1,082 50
19 " Hamilton National Bank,	1,900 00	2,147 00
29 " Eagle National Bank,	2,900 00	3,132 00
12 " Union National Bank,	1,200 00	1,668 00
34 " State National Bank,	3,400 00	3,706 00
26 " North America National Bank,	2,600 00	2,834 00
15 " Commerce National Bank,	1,500 00	1,590 00
45 " Webster National Bank,	4,500 00	4,545 00

92 shares Old Colony Railroad,	$9,200 00	$8,832 00
76 " Boston and Albany Railroad,	7,600 00	9,500 00
Boston and Albany Railroad bonds, 7s,	5,000 00	5,775 00
Boston and Lowell Railroad bonds, 7s,	10,000 00	10,775 00
Boston and Maine Railroad bonds, 7s,	10,000 00	11,025 00
Eastern Railroad notes, 7s,	5,000 00	2,650 00
		$149,772 75

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$4,000 00	
Loans on mortgage of real estate (first liens),	144,950 00	
Stocks, bonds, etc., as per schedule,	149,772 75	
Cash in the office of the company,	36 10	
deposited in the Hingham Nat'l Bank,	8,370 27	
in the New England Trust Co.,	3,507 60	
in the Hingham Institution,	1,277 49	
Premiums in course of collection (net),	3,290 14	
Interest due and accrued,	4,707 29	
Gross Assets,		$319,911 64

LIABILITIES.

Losses and claims adjusted, but not due,	$2,210 50	
Claimed and reported losses, not adjusted,	1,407 50	
Claims for losses disputed or resisted,	1,400 00	
Unearned premiums on outstanding risks,	175,645 74	
State and local taxes, due or accrued,	57 71	
Salaries,	265 00	
Gross Liabilities,		180,986 45
Surplus,		$138,925 19

INCOME.

Gross cash premiums received during the year,		$52,185 00
Received for interest on mortgages,		8,521 23
for interest from all other sources,		9,161 39
from policy fees, etc.,		188 00
Deposit notes received during the year,	$103,257 14	
Gross Cash Income,		$70,055 62

EXPENDITURES.

Gross amount paid for losses during the year,	$18,039 22
Paid for brokerage and commissions,	4,918 14
for salaries and fees of officers and employees,	2,825 00
for State and local taxes,	430 37
for profits or surplus on terminated policies,	29,859 65
for office agency and incidental expenses,	1,379 14
Gross Cash Expenditures,	$57,451 52

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$20,591,012 00	
written during 1877,	2,943,731 00	
Total,		$23,534,743 00
Risks terminated during 1877,		2,526,597 00
Net amount in force Dec. 31, 1877,		$21,008,146 00
Deposit notes received on outstanding risks,		697,985 08
Losses incurred during the year,		21,657 22

Percentage of profits or surplus returned during 1877, 75 per cent.
Average rate to date, 75 to 80 per cent.
Highest rate of interest received during the year, 8 per cent.

HOME MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1876. Commenced business May 6, 1876.]

CHARLES A. STOTT, *President.* *Secretary*, WALTER S. EDWARDS.

Office, No. 242 Washington Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$850 12	
deposited in the Five Cents Savings Bank,	1,000 00	
deposited in the Mercantile Savings Bank,	500 00	
deposited in the New England Trust Co.,	1,447 53	
Premiums in course of collection (net),	4,283 49	
Interest due and accrued,	75 00	
Office furniture and safe, $500 00		
Gross Assets,		$8,156 14

LIABILITIES.

Losses and claims adjusted, but not due,	$1,084 71	
Claims for losses disputed or resisted,	2,216 99	
Unearned premiums on outstanding risks,	7,842 34	
Gross Liabilities,		11,144 04
Balance against the Company,		$2,987 90

INCOME.

Gross cash premiums received during the year,	$13,809 72	
Deduct return premiums and re-insurance,	1,200 38	
Net cash premiums received,		$12,609 34
Received for interest from all sources,		128 97
for rents,		40 00
Deposit notes received during the year,	$41,429 16	
Gross Cash Income,		$12,778 31

EXPENDITURES.

Gross amount paid for losses during the year,	$5,140 18
Paid for brokerage and commissions,	1,429 11
for salaries and fees of officers and employees,	2,673 96
for State and local taxes,	170 88
for profits or surplus on terminated policies,	501 00
for rents,	583 33
for office agency and incidental expenses,	2,148 41
Gross Cash Expenditures,	$12,646 87

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$881,891 00	
written during 1877,	1,233,304 00	
Total,		$2,115,195 00
Risks terminated during 1877,		1,093,756 00
Net amount in force Dec. 31, 1877,		$1,021,439 00
Deposit notes received on outstanding risks,		47,054 04
Losses incurred during the year,		5,501 51

Percentage of profits or surplus returned during 1877, 25 per cent.
Highest rate of interest received during the year, 7 per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

J. K. FELLOWS, *President.* *Secretary*, CHAS. W. DREW.

Office, No. 49 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$11,200 00	$12,042 00
" " 10-40 bonds,	500 00	538 75
" " bonds, 1881,	2,550 00	2,805 00
Edwardsville town bond,	1,000 00	1,013 34
Lyon county bonds,	1,000 00	792 40
29 shares Vermont and Canada Railroad,	2,900 00	464 00
6 " Vermont and Massachusetts Railroad,	600 00	660 00
4 " Massachusetts Cotton Mills,	4,000 00	4,360 00
9 " Lowell Manufacturing Company,	6,210 00	5,220 00
8 " Franklin Manufacturing Company,	800 00	568 00
5 " Appleton Company,	5,000 00	4,050 00
2 " Merrimack Manufacturing Company,	2,000 00	2,686 00
	$37,760 00	$35,199 49

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
13 shares Prescott National Bank,	$1,755 00	$1,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$5,800 00	
Stocks, bonds, etc., as per schedule,	35,199 49	
Loans on collateral security, as per schedule,	1,000 00	
Cash in the office of the company,	38 35	
deposited in the First National Bank,	1,008 80	
deposited in the Central Savings Bank,	800 00	
deposited in the Lowell Inst. for Savings,	500 00	
Premiums in course of collection (net),	335 15	
Interest due and accrued,	1,074 06	
Office furniture, $145 00		
Gross Assets,		$45,755 85

Liabilities.

Unearned premiums on outstanding risks,	$11,342 87	
Dividends of profits unpaid,	131 35	
Gross Liabilities,		11,474 22
Surplus,		$34,281 63

Income.

Gross cash premiums received during the year,	$8,603 18	
Deduct return premiums and re-insurance,	156 88	
Net cash premiums received,		$8,446 30
Received for interest on mortgages,		210 00
for interest from all sources,		1,910 97
for rents,		150 00
Deposit notes received during the year,	$25,325 91	
Gross Cash Income,		$10,717 27

Expenditures.

Gross amount paid for losses during the year,	$707 01
Paid for brokerage and commissions,	177 93
for salaries and fees of officers and employees,	1,475 74
for State and local taxes,	85 59
for profits or surplus on terminated policies,	3,514 36
for rents,	375 00
for office agency and incidental expenses,	600 32
Gross Cash Expenditures,	$6,935 95

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$1,613,973 00	
written during 1877,	766,623 00	
Total,		$2,380,596 00
Risks terminated during 1877,		661,028 00
Net amount in force Dec. 31, 1877,		$1,719,568 00
Deposit notes received on outstanding risks,		68,057 22
Losses incurred during the year,		707 01

Percentage of profits or surplus returned during 1877, 40 to 50 per cent.
Highest rate of interest received during the year, 6 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOS. B. NEWHALL, *President.* *Secretary*, WM. F. JOHNSON.

Office, No. 1 Savings Bank Building.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond,	$100 00	$107 00
Chicago city bonds,	4,000 00	4,240 00
Cambridge city bonds,	2,000 00	2,120 00
Somerville city bonds,	5,000 00	5,450 00
Lynn city bonds, 5s,	1,000 00	1,060 00
Cleveland city bonds,	1,700 00	2,000 00
Charlestown city bonds,	2,000 00	2,120 00
50 shares First National Bank, Lynn,	5,000 00	5,800 00
30 " National City Bank, Lynn,	3,000 00	4,050 00
5 " Central National Bank, Lynn,	500 00	675 00
10 " Merchants' National Bank, Boston,	1,000 00	1,320 00
Cedar Rapids and Mo. R. Railroad bonds,	4,000 00	4,000 00
Loaned on personal security,		1,342 00
		$34,284 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$6,200 00	
Stocks, bonds, etc., as per schedule,	34,284 00	
Cash in the office of the company,	465 63	
deposited in various banks,	5,694 72	
Interest accrued,	749 58	
Office furniture and safe,	$600 00	
Gross Assets,		$47,393 93

Liabilities.

Claimed and reported losses not adjusted,	$400 00	
Unearned premiums on outstanding risks,	19,279 56	
Dividends of profits unpaid,	140 57	
Gross Liabilities,		$19,820 13
Surplus,		$27,573 80

Income.

Gross cash premiums received during the year,	$4,170 39	
Deduct return premiums and re-insurance,	199 47	
Net cash premiums received,		$3,970 92
Received for interest on mortgages,		592 00
for interest from all other sources,		1,713 50
from policy fees,		222 00
Deposit notes received during the year,	$16,653 96	
Gross Cash Income,		$6,498 42

Expenditures.

Gross amount paid for losses during the year,	$177 50
Paid for salaries of officers and employees,	1,200 00
for State and local taxes,	18 09
for profits or surplus on terminated policies,	2,137 28
for rents,	150 00
for office agency and incidental expenses,	57 37
Gross Cash Expenditures,	$3,740 24

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$1,622,637 00	
written during 1877,	297,950 00	
Total,		$1,920,587 00
Risks terminated during 1877,		327,940 00
Net amount in force Dec. 31, 1877,		$1,592,647 00
Deposit notes received on outstanding risks,		94,036 20
Losses incurred during the year,		577 50

Percentage of profits or surplus returned during 1877, 50 per cent.
Average rate to date, 75 per cent.
Highest rate of interest received during the year, 7½ per cent.

MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.* *Secretary*, ELIJAH B. STODDARD.

Office, No. 240 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bond,	$20,000 00	$20,000 00
20 shares Westminster National Bank,	2,000 00	2,000 00
25 " Wachusett National Bank,	2,500 00	3,000 00
13 " Mechanics' National Bank,	1,300 00	1,750 00
20 " Central National Bank,	2,000 00	2,840 00
8 " Quinsigamond National Bank,	800 00	944 00
Lawrence city bond,	20,000 00	19,800 00
Providence and Worcester Railroad bond,	25,000 00	26,500 00
Personal loans,		5,000 00
		$81,834 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
32 shares Quinsigamond Bank,	$3,776 00	$3,000 00
15 " Worcester and Nashua Railroad,	1,500 00	1,500 00
United States bonds,	1,700 00	1,700 00
	$6,976 00	$6,200 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$40,000 00	
Loans on mortgage of real estate (first liens),	17,000 00	
Stocks, bonds, etc., as per schedule,	81,834 00	
Loans on collateral security, as per schedule,	6,200 00	
Cash in the office of the company,	332 23	
deposited in the First National Bank,	35,000 00	
deposited in the Quinsigamond Nat'l B'k,	15,246 96	
Premiums in course of collection (net),	3,425 24	
Interest due and accrued,	552 50	
Bills receivable for premiums,	118 45	
Office furniture, $500 00		
Gross Assets,		$199,709 38

LIABILITIES.

Claimed and reported losses, not adjusted,	$2,000 00	
Unearned premiums on outstanding risks,	108,863 83	
Dividends of profits unpaid,	1,000 00	
Gross Liabilities,		111,863 83
Surplus,		$87,845 55

Income.

Gross cash premiums received during the year,	$56,133 62	
Deduct return premiums and re-insurance,	1,908 49	
Net cash premiums received,		$54,225 13
Received for interest on mortgages,		990 00
for interest from all other sources,		6,345 62
for rents,		2,582 39
Deposit notes received during the year,	$112,267 24	
Gross Cash Income,		$64,143 14

Expenditures.

Gross amount paid for losses during the year,	$27,647 12
Paid for brokerage and commissions,	7,802 73
for salaries and fees of officers and employees,	6,356 61
for State and local taxes,	1,391 86
for profits or surplus on terminated policies,	18,434 49
for rents,	2,000 00
for office agency and incidental expenses,	2,517 21
Gross Cash Expenditures,	$66,150 02

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$15,678,962 00	
written during 1877,	4,182,593 00	
Total,		$19,861,555 00
Risks terminated during 1877,		5,223,327 00
Net amount in force Dec. 31, 1877,		$14,638,228 00
Deposit notes received on outstanding risks,		435,455 34
Losses incurred during the year,		20,858 43

Percentage of profits or surplus returned during 1877, 12½ to 30 per cent.
Highest rate of interest received during the year, 7 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 20, 1828. Commenced business, April 1, 1828.]

Samuel Gray, *President.* *Secretary*, Joseph A. Smart.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s,	$27,000 00	$32,400 00
Cleveland city bonds,	10,000 00	10,350 00
Albany city bonds,	10,000 00	11,000 00
Boston city bonds,	2,000 00	2,080 00
Chicago city water bonds,	12,000 00	12,900 00
St. Louis city bonds,	6,000 00	6,225 00

Cincinnati city bonds,	$9,000 00	$9,800 00
Charlestown city bonds,	5,000 00	5,625 00
Norwich city bonds,	5,000 00	5,500 00
Fall River city bonds,	5,000 00	5,525 00
Northampton town bonds,	5,000 00	5,500 00
Maine State bonds,	10,000 00	10,890 00
Boston and Maine Railroad bonds,	5,000 00	5,525 00
Boston and Providence Railroad bonds,	5,000 00	5,750 00
Boston and Lowell Railroad bonds,	5,000 00	5,400 00
	$121,000 00	$134,470 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares National Bank of Methuen,	–	$3,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$7,000 00	
Stocks, bonds, etc., as per schedule,	134,470 00	
Loans on collateral security, as per schedule,	3,000 00	
Cash in the office of the company,	962 07	
deposited in the Andover National Bank,	4,055 14	
deposited in savings banks,	5,000 00	
Premiums in course of collection (net),	5,899 24	
Interest due and accrued,	3,467 65	
Gross Assets,		$163,854 10

Liabilities.

Unearned premiums on outstanding risks,	$94,836 04	
Dividends of profits unpaid,	500 00	
Office and incidental expenses,	252 00	
Gross Liabilities,		95,588 04
Surplus,		$68,266 06

Income.

Gross cash premiums received during the year,	$50,923 60	
Deduct return premiums and re-insurance,	1,765 89	
Net cash premiums received,		$49,157 71
Received for interest on mortgages,		490 00
for interest from all other sources,		8,024 53
Deposit notes received during the year,	$89,357 62	
Gross Cash Income,		$57,672 24

Expenditures.

Gross amount paid for losses during the year,	$31,522 72
Paid for brokerage and commissions,	7,965 84

Paid for salaries and fees of officers and employees,	$3,496 00
for State and local taxes,	520 12
for profits or surplus on terminated policies,	19.121 75
for office agency and incidental expenses,	1,163 61
Gross Cash Expenditures,	$63,790 04

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$12,352,601 00	
written during 1877,	4,237,254 00	
Total,		$16,589,855 00
Risks terminated during 1877,		3,393,324 00
Net amount in force Dec. 31, 1877,		$13,196,531 00
Deposit notes received on outstanding risks,		196,816 93
Losses incurred during the year,		26,370 47

Percentage of profits or surplus returned during 1877, 40 to 50 per cent.
Average rate to date, 45 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* *Secretary*, RICHARD BARRETT.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond,	$10,000 00	$10,150 00
15 shares Merchants' National Bank, Boston,	1,500 00	1,980 00
40 " Webster National Bank, Boston,	4,000 00	4,040 00
25 " Eliot National Bank, Boston,	2,500 00	2,750 00
53 " Boston National Bank, Boston,	5,300 00	5,843 25
54 " Howard National Bank, Boston,	5,400 00	6,061 50
40 " Revere National Bank, Boston,	4,000 00	4,350 00
67 " Blackstone National Bank, Boston,	6,700 00	6,993 13
113 " Shawmut National Bank, Boston,	11,300 00	13,348 12
18 " State National Bank, Boston,	1,800 00	1,962 00
20 " Faneuil Hall Nat'l Bank, Boston,	2,000 00	2,660 00
44 " North America Nat'l Bank, Boston,	4,400 00	4,796 00
33 " Concord National Bank,	3,300 00	4,488 00
40 " Boston and Albany Railroad,	4,000 00	5,000 00
22 " Fitchburg Railroad,	2,200 00	2,442 00
50 " Phila., Wil., and Bal. Railroad,	2,500 00	3,056 25
Boston and Albany Railroad bonds, 7s,	40,000 00	46,200 00
Personal loans,		14,939 63
Concord town loan,		17,000 00
		$158,059 88

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
155 shares North Chicago Rolling Mill,	$7,750 00	$4,000 00
10 " Concord National Bank,	1,360 00	1,000 00
Mortgage of real estate,	30,000 00	16,000 00
	$39,110 00	$21,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$17,500 00	
Loans on mortgage of real estate (first liens),	105,800 00	
Stocks, bonds, etc., as per schedule,	158,059 88	
Loans on collateral security, as per schedule,	21,000 00	
Cash in the office of the company,	5,314 04	
deposited in the Concord National Bank,	9,900 17	
Premiums in course of collection (net),	10,886 59	
Interest due and accrued,	6,839 05	
Gross Assets,		$335,299 73

Liabilities.

Unearned premiums on outstanding risks,	$136,859 56	
Dividends of profits unpaid,	295 20	
State and local taxes, due or accrued,	82 84	
Gross Liabilities,		137,237 60
Surplus,		$198,062 13

Income.

Gross cash premiums received during the year,		$63,635 92
Received for interest on mortgages,		5,246 13
for interest from all other sources,		8,831 98
for rents,		315 00
from policy fees,		104 00
Deposit notes received during the year,	$63,002 31	
Gross Cash Income,		$78,133 03

Expenditures.

Gross amount paid for losses during the year,	$22,649 51
Paid for brokerage and commissions,	7,548 96
for salaries and fees of officers and employees,	6,340 40
for State and local taxes,	430 43
for profits or surplus on terminated policies,	33,062 17
for office agency and incidental expenses,	1,030 49
Gross Cash Expenditures,	$71,061 96

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$17,790,503 00	
written during 1877,	4,278,160 00	
Total,		$22,068,663 00
Risks terminated during 1877,		3,871,051 00
Net amount in force, Dec. 31, 1877,		$18,197,612 00
Deposit notes received on outstanding risks,		273,719 13
Losses incurred during the year,		22,649 51

Percentage of profits or surplus returned during 1877, 50 to 60 per cent.
Highest rate of interest received during the year, 7 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

A. A. COOK, *President.* *Secretary*, GEO. G. PARKER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank,	$1,000 00	$1,250 00
9 " Hide and Leather National Bank,	900 00	963 00
Personal loans,		3,500 00
		$5,713 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$5,713 00	
Cash in the office of the company,	667 10	
Premiums in course of collection (net),	357 10	
Interest due,	11 25	
Office furniture,	$100 00	
Gross Assets,		$6,748 45

LIABILITIES.

Claimed and reported losses, not adjusted	$700 00	
Unearned premiums on outstanding risks,	3,824 95	
Dividends of profits unpaid,	27 81	
Salaries,	42 00	
Gross Liabilities,		4,594 76
Surplus,		$2,153 69

INCOME.

Gross cash premiums received during the year,	$1,586 64	
Deduct return premiums and re-insurance,	21 46	
Net cash premiums received,		$1,565 18
Received for interest from all sources,		347 50
from policy fees,		42 00
Deposit notes received during the year,	$4,260 33	
Gross Cash Income,		$1,954 68

EXPENDITURES.

Gross amount paid for losses during the year,	$1,593 75
Paid for brokerage and commissions,	93 86
for salaries and fees of officers and employees,	278 24
for State and local taxes,	15 31
for profits or surplus on terminated policies,	347 14
for office agency and incidental expenses,	143 62
Gross Cash Expenditures,	$2,471 92

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$775,296 00	
written during 1877,	132,810 00	
Total,		$908,106 00
Risks terminated during 1877,		128,052 00
Net amount in force Dec. 31, 1877,		$780,054 00
Deposit notes received on outstanding risks,		16,405 17
Losses incurred during the year,		2,253 75

Percentage of profits or surplus returned during 1877, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 6 per cent.

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WM. H. KENT, *President.* *Secretary*, FREDERICK S. CABOT.

Office, No. 131 Devonshire Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Corporation notes,	$26,000 00	
Cash in the office of the company,	4 90	
deposited in the National Eagle Bank,	19,164 38	
Premiums in course of collection (net),	322 41	
Interest accrued,	337 74	
Office furniture,	$300 00	
Gross Assets,		$45,829 43

LIABILITIES.

Claimed and reported losses, not adjusted,	$3,000 00	
Unearned premiums on outstanding risks,	38,724 04	
Gross Liabilities,		41,724 04
Surplus,		$4,105 39

Income.

Gross cash premiums received during the year,	$78,092 01	
Deduct return premiums and re-insurance,	1,910 79	
Net cash premiums received,		$76,181 22
Received for interest from all sources,		2,481 00
Deposit notes received during the year,	$387,240 45	
Gross Cash Income,		$78,662 22

Expenditures.

Gross amount paid for losses during the year,	$32,670 72
Paid for State and local taxes,	330 80
for profits or surplus on terminated policies,	41,635 99
for rents,	500 00
for office agency and incidental expenses,	8,685 91
Gross Cash Expenditures,	$83,823 42

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$6,161,531 00	
written during 1877,	8,019,776 00	
Total,		$14,181,307 00
Risks terminated during 1877,		6,442,487 00
Net amount in force Dec. 31, 1877,		$7,738,820 00
Deposit notes received on outstanding risks,		387,240 45
Losses incurred during the year,		35,670 72

Percentage of profits or surplus returned during 1877, $68\frac{21}{100}$ per cent.
Average rate to date, $67\frac{27}{100}$ per cent.
Highest rate of interest received during the year, 5 per cent.

MUTUAL BOILER INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated April 11, 1877. Commenced business June 1, 1877.]

C. C. Walworth, *President.* *Secretary*, F. Ernest Cabot.

Office, Room 64 Simmons Building.

Summary of Assets, Dec. 31, 1877.

Cash in the office of the company,	$152 59	
deposited in the Third National Bank,	868 58	
Premiums in course of collection (net),	1,423 61	
Gross Assets,		$2,444 78

Liabilities.

Unearned premiums on outstanding risks,	$2,885 47	
Return premiums on cancelled policies,	8 06	
Office and incidental expenses,	936 78	
Gross Liabilities,		$3,830 31
Balance against the Company,		$1,385 53

Income.

Gross cash premiums received during the year,	$4,382 34	
Deduct return premiums and re-insurance,	21 47	
Net cash premiums received,		$4,360 87
Received from inspection fees,		20 00
Deposit notes received during the year,	$21,911 70	
Gross Cash Income,		$4,380 87

Expenditures.

Paid for brokerage and commissions,	$638 76
for salaries and fees of officers and employees,	627 75
for rents,	116 67
for office agency and incidental expenses,	2,032 50
Gross Cash Expenditures,	$3,415 68

Miscellaneous.

Risks written during 1877,	$602,700 00
Risks terminated during 1877,	4,500 00
Net amount in force Dec. 31, 1877,	598,200 00
Deposit notes received on outstanding risks,	28,854 75

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. Sturtevant, *President.* *Secretary*, Frank R. Young.

Office, corner Main and Elm Streets.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$7,000 00	$7,282 00
75 shares Second National Bank, Springfield,	7,500 00	13,125 00
61 " Chicopee National Bank, Springfield,	6,100 00	9,760 00
15 " John Hancock Nat'l B'k, Springfield,	1,500 00	1,800 00
10 " First National Bank, Springfield,	1,000 00	1,300 00
25 " Chapin Banking and Trust Co.,	2,500 00	2,750 00
10 " Monson National Bank,	1,000 00	1,400 00

10 shares First National Bank, Chicopee,	$1,000 00	$1,500 00
50 " Hadley Falls Nat'l Bank, Holyoke,	5,000 00	7,500 00
66 " National Bank of Commerce, Boston,	6,600 00	6,864 00
50 " Boston and Albany Railroad,	5,000 00	6,200 00
Personal loan,		500 00
		$59,981 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
67 shares First National Bank, Springfield,	$8,710 00	$7,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$32,800 00	
Stocks, bonds, etc., as per schedule,	59,981 00	
Loans on collateral security, as per schedule,	7,000 00	
Cash in the office of the company,	391 90	
deposited in the Chicopee National Bank,	145 16	
Interest accrued,	296 86	
Gross Assets,		$100,614 92

Liabilities.

Reported losses, not adjusted,	$1,800 00	
Unearned premiums on outstanding risks,	31,666 64	
Dividends of profits unpaid,	404 58	
Gross Liabilities,		33,871 22
Surplus,		$66,743 70

Income.

Gross cash premiums received during the year,	$11,873 00	
Deduct return premiums and re-insurance,	599 17	
Net cash premiums received,		$11,273 83
Received for interest on mortgages,		2,482 92
for interest from all other sources,		3,532 34
from policy fees,		478 00
Deposit notes received during the year,	$23,600 46	
Gross Cash Income,		$17,767 09

Expenditures.

Gross amount paid for losses during the year,	$4,827 88
Paid for salaries and fees of officers and employees,	2,594 00
for State and local taxes,	108 60
for profits or surplus on terminated policies,	6,473 98
for rents,	200 00
for office agency and incidental expenses,	535 42
Gross Cash Expenditures,	$14,739 88

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$3,874,850 00	
written during 1877,	681,300 00	
Total,		$4,556,150 00
Risks terminated during 1877,		641,675 00
Net amount in force Dec. 31, 1877,		$3,914,475 00
Deposit notes received on outstanding risks,		126,666 57
Losses incurred during the year,		6,627 88

Percentage of profits or surplus returned during 1877, 75 per cent.
Average rate to date, 75 per cent.
Highest rate of interest received during the year, 7 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July, 1864.]

AMOS STONE, *President.* *Secretary*, JOHN R. WOLSTON.

Office, No. 1 Chelsea Street, Charlestown District.

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$3,720 00	
United States bonds,	3,267 50	
Cash in the office of the company,	110 95	
deposited in Charlest'n Five Cent Sav. B'k,	20,323 15	
Premiums in course of collection (net),	1,512 61	
Interest due and accrued,	205 82	
Gross Assets,		$29,140 03

LIABILITIES.

Unearned premiums on outstanding risks,	$8,454 86	
Dividends of profits unpaid	366 91	
Gross Liabilities,		8,821 77
Surplus,		$20,318 26

INCOME.

Gross cash premiums received during the year,	$2,429 29	
Deduct return premiums and re-insurance,	94 90	
Net cash premiums received,		$2,334 39
Received for interest on mortgages,		304 90
for interest from all other sources,		592 11
for rents,		229 00
Deposit notes received during the year	$6,940 17	
Gross Cash Income,		$3,460 40

Expenditures.

Gross amount paid for losses during the year,	$405 00
Paid for brokerage and commissions,	462 70
for State and local taxes,	120 15
for profits or surplus on terminated policies,	570 70
for rents,	444 24
for office agency and incidental expenses,	122 33
Gross Cash Expenditures,	$2,125 12

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$1,333,310 00	
written during 1877,	287,725 00	
Total,		$1,621,035 00
Risks terminated during 1877,		327,735 00
Net amount in force Dec. 31, 1877,		$1,293,300 00
Deposit notes received on outstanding risks,		19,040 92
Losses incurred during the year,		405 00

Percentage of profits or surplus returned during 1877, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 8 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated Feb. 1829. Commenced business May 1, 1829.]

Amos Noyes, *President.* *Secretary*, Joseph J. Knapp.

Office, No. 24 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Lowell city bonds, 6s,	$2,000 00	$2,120 00
Lawrence city bonds, 6s,	1,000 00	1,060 00
Fall River city bonds, 6s,	1,000 00	1,060 00
Hyde Park town bonds, 6s,	1,000 00	1,040 00
Natick town bonds,	2,000 00	2,060 00
100 shares Merchants' National Bank,	2,000 00	2,600 00
18 " Mechanics' National Bank,	1,800 00	2,340 00
31 " Ocean National Bank,	1,550 00	1,953 00
15 " Washington National Bank,	1,500 00	1,965 00
Eastern Railroad bonds, 7s,	5,500 00	2,915 00
	$19,350 00	$19,113 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,		$19,113 00	
Cash in the office of the company,		61 30	
deposited in the Institution for Savings,		1,176 66	
in the Newburyp't Savings Bk,		1,170 96	
in the Merchants' Nat'l Bank,		655 98	
Interest due and accrued,		80 00	
Office furniture,	$225 40		
Gross Assets,			$22,257 90

Liabilities.

Unearned premiums on outstanding risks,		$4,429 63	
Dividends of profits unpaid,		24 92	
Office and incidental expenses,		90 00	
Gross Liabilities,			4,544 55
Surplus,			$17,713 35

Income.

Gross cash premiums received during the year,		$1,252 20	
Deduct return premiums and re-insurance,		50 05	
Net cash premiums received,			$1,202 15
Received for interest from all sources,			1,240 63
for rents,			32 00
from all other sources; viz., policy fees,			51 95
Deposit notes received during the year,		$9,317 30	
Gross Cash Income,			$2,526 73

Expenditures.

Paid for salaries and fees of officers and employees,	$275 00
for State and local taxes,	82
for profits or surplus on terminated policies,	1,170 45
for rents,	75 00
for office agency and incidental expenses,	51 32
Gross Cash Expenditures,	$1,572 59

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$724,910 00	
written during 1877,	96,100 00	
Total,		$821,010 00
Risks terminated during 1877,		94,745 00
Net amount in force Dec. 31, 1877,		$726,265 00
Deposit notes received on outstanding risks,		24,864 50

Percentage of profits or surplus returned during 1877, 100 per cent.
Average rate to date, 100 per cent.
Highest rate of interest received during the year, 6 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* *Secretary*, PRESTON R. MANSFIELD.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$39,000 00	$41,035 25
Chicago city sewerage loans, 7s,	7,000 00	7,490 00
Cincinnati city bonds, 7 3/10s,	25,000 00	25,000 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	30,780 00
Phila. and Reading Railroad bonds, 7s,	8,000 00	8,000 00
Old Colony Railroad bonds, 6s,	6,000 00	6,120 00
New England Mortgage Security bonds, 7s,	18,000 00	18,900 00
Personal loan,		400 00
		$137,725 25

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$12,500 00	
Loans on mortgage of real estate (first liens)	103,250 00	
Stocks, bonds, etc., as per schedule,	137,725 25	
Cash in the office of the company,	3,004 08	
deposited in the Dedham Nat'l Bank,	5,093 21	
Premiums in course of collection (net),	7,099 59	
Interest due and accrued,	5,155 79	
Rents accrued,	450 00	
Gross Assets,		$274,277 92

LIABILITIES.

Losses and claims adjusted, but not due,	$900 00	
Unearned premiums on outstanding risks,	126,611 79	
Return premiums on cancelled policies,	127 63	
Dividends of profits unpaid,	7,627 11	
Office and incidental expenses,	848 56	
Gross Liabilities,		136,115 09
Surplus,		$138,162 83

INCOME.

Gross cash premiums received during the year,	$59,606 35	
Deduct return premiums and re-insurance,	92 45	
Net cash premiums received,		$59,513 90
Received for interest on mortgages,		7,708 37
for interest from all other sources,		8,761 45
for rents,		1,140 00
from policy fees,		25 00
Deposit notes received during the year,	$116,760 94	
Gross Cash Income,		$77,148 72

EXPENDITURES.

Gross amount paid for losses during the year,	$14,675 28
Paid for brokerage and commissions,	8,940 95
for salaries and fees of officers and employees,	3,582 19
for State and local taxes,	443 10
for profits or surplus on terminated policies,	28,726 46
for office agency and incidental expenses,	1,283 27
Gross Cash Expenditures,	$57,651 25

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$15,162,217 00	
written during 1877,	3,679,357 40	
Total,		$18,841,574 40
Risks terminated during 1877,	$3,930,614 00	
re-insured during 1877,	9,000 00	
Total deductions,		3,939,614 00
Net amount in force Dec. 31, 1877,		$14,901,960 40
Deposit notes received on outstanding risks,		492,522 18
Losses incurred during the year,		12,655 26

Percentage of profits or surplus returned during 1877, 33⅓ to 50 per cent.
Highest rate of interest received during the year, 8 per cent.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

ISRAEL W. MUNROE, *President.* *Secretary*, CHARLES A. HOWLAND.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States registered bonds, 6s,		$10,000 00	$10,687 50
" " 5-20 registered bonds,		5,000 00	5,293 75
200 shares	Manufacturers' National Bank,	20,000 00	20,000 00
40 "	Merchants' National Bank,	4,000 00	5,200 00
91 "	Third National Bank,	9,100 00	9,100 00
25 "	State National Bank,	2,500 00	2,725 00
100 "	North National Bank,	10,000 00	11,800 00
66 "	Washington National Bank,	6,600 00	8,712 00
48 "	Second National Bank,	4,800 00	6,720 00
61 "	Blackstone National Bank,	6,100 00	6,344 00
50 "	First National Bank,	5,000 00	9,050 00
50 "	Revere National Bank,	5,000 00	5,400 00
50 "	Hamilton National Bank,	5,000 00	5,600 00
197 "	Mt. Wollaston National Bank,	19,700 00	26,792 00
25 "	Granite National Bank,	2,500 00	3,250 00
50 "	Wachusett National Bank,	5,000 00	5,000 00
54 "	Hingham National Bank,	3,780 00	4,050 00

38 shares	First National Bank, So. Weymouth,	$3,800 00	$4,940 00
44 "	Union National Bank, Weymouth,	4,400 00	4,796 00
311 "	Old Colony and Newport Railroad,	31,100 00	29,856 00
174 "	Boston and Albany Railroad,	17,400 00	21,576 00
5 "	Citizens' Gas-Light Company,	500 00	500 00
Loaned on assignment of mortgage,			3,000 00
			$210,392 25

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
107 shares	Hingham Cordage Company,	$11,770 00	$10,000 00
17 "	Lawrence Cotton Duck Company,	20,400 00	15,000 00
		$32,170 00	$25,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$7,000 00	
Loans on mortgage of real estate (first liens),	60,090 00	
Stocks, bonds, etc., as per schedule,	210,392 25	
Loans on collateral security, as per schedule,	25,000 00	
Cash in the office of the company,	300 00	
deposited in the Mt. Wollaston Nat'l B'k,	8,600 56	
deposited in the Manufact'rs' Nat'l B'k,	27,626 36	
Premiums in course of collection (net),	14,263 95	
Interest due and accrued,	8,843 46	
Suspense account, $896 18		
Office furniture, 1,608 69		
Gross Assets,		$362,116 58

Liabilities.

Adjusted losses and claims, due and unpaid,	$41 00	
Claimed and reported losses, not adjusted,	900 00	
Unearned premiums on outstanding risks,	196,203 69	
Dividends of profits unpaid,	1,000 00	
State and local taxes, due or accrued,	138 92	
Office and incidental expenses,	462 32	
Gross Liabilities,		198,745 93
Surplus,		$163,370 65

Income.

Gross cash premiums received during the year,	$98,911 86	
Deduct return premiums and re-insurance,	47 50	
Net cash premiums received,		$98,864 36
Received for interest on mortgages,		4,031 34
for interest from all other sources,		13,270 75
Deposit notes received during the year,	$98,911 86	
Gross Cash Income,		$116,166 45

Expenditures.

Gross amount paid for losses during the year,	$25,519 03
Paid for brokerage and commissions,	15,097 82
for salaries and fees of officers and employees,	8,593 70
for State and local taxes,	1,268 89
for profits or surplus on terminated policies,	35,525 35
for office agency and incidental expenses,	4,654 78
Gross Cash Expenditures,	$90,659 57

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$25,973,257 00	
written during 1877,	7,011,748 00	
Total,		$32,985,005 00
Risks terminated during 1877,	$7,106,004 00	
re-insured during 1877,	2,250 00	
Total deductions,		7,108,254 00
Net amount in force Dec. 31, 1877,		$25,876,751 00
Deposit notes received on outstanding risks,		392,571 87
Losses incurred during the year,		26,460 03

Percentage of profits or surplus returned during 1877, 20 to 50 per cent.
Highest rate of interest received during the year, 9 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

Charles S. Nichols, *President.* *Secretary*, Samuel A. Potter.

Office, No. 97 Washington Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
City of Chelsea bond,	$1,000 00	$1,100 00
City of Toledo bond, 8s,	1,000 00	1,080 00
Springfield city bonds, 7s,	1,000 00	1,180 00
Cincinnati city bonds, 7 3/10,	1,000 00	985 00
Cleveland city bonds, 7s,	1,000 00	1,110 00
Cincinnati city bonds, 7s,	1,000 00	1,100 00
Chicago city bonds, 7s,	1,000 00	1,070 00
Peoria city bonds, 7s,	1,000 00	1,030 00
St. Louis county bonds, 6s,	1,000 00	1,050 00
St. Albans bonds, 6s,	100 00	99 00
20 shares Salem National Bank,	2,000 00	2,340 00
14 " Asiatic National Bank,	420 00	588 00
5 " National Exchange Bank,	500 00	590 00
6 " Cambridge Horse Railroad,	600 00	648 00

Boston and Maine Railroad bond, 7s,	$1,000 00	$1,100 00
Worcester and Nashua Railroad bond, 7s,	1,000 00	1,050 00
Eastern Railroad bond, 7s,	1,000 00	525 00
Essex Railroad bond, 6s,	1,000 00	500 00
15 shares Salem Gas Light Company,	1,500 00	1,455 00
2 " Lynn Gas Light Company,	200 00	180 00
	$18,320 00	$18,780 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$5,300 00	
Stock, bonds, etc., as per schedule,	18,780 00	
Cash in the office of the company,	1,094 65	
Premiums in course of collection (net),	350 60	
Interest accrued,	395 40	
Gross Assets,		$25,920 65

Liabilities.

Unearned premiums on outstanding risks,	$8,965 67	
Dividends of profits unpaid,	378 21	
State and local taxes, due or accrued,	1 51	
Office and incidental expenses,	375 00	
Gross Liabilities,		9,720 39
Surplus,		$16,200 26

Income.

Gross cash premiums received during the year,	$5,751 88	
Deduct return premiums and re-insurance,	171 03	
Net cash premiums received,		$5,580 85
Received for interest on mortgages,		375 20
for interest from all other sources,		1,333 28
from assessments on deposit notes,		7 50
Deposit notes received during the year,	$10,836 77	
Gross Cash Income,		$7,296 83

Expenditures.

Gross amount paid for losses during the year,	$5,316 95
Paid for brokerage and commissions,	54 62
for salaries and fees of officers and employees,	1,408 00
for State and local taxes,	33 81
for profits or surplus on terminated policies,	3,120 52
for office agency and incidental expenses,	219 65
Gross Cash Expenditures,	$10,153 55

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$1,156,650 00	
written during 1877,	390,350 00	
Total,		$1,547,000 00
Risks terminated during 1877,	$461,100 00	
re-insured during 1877,	2,500 00	
Total deductions,		463,600 00
Net amount in force Dec. 31, 1877,		$1,083,400 00
Deposit notes received on outstanding risks,		53,869 02
Losses incurred during the year,		3,544 85

Percentage of profits or surplus returned during 1877, 50 per cent.
Average rate to date, 50 per cent.
Highest rate of interest received during the year, 8 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business Dec. 1, 1855.]

DAVID L. DEARBORN, *President.* *Secretary*, WILLIAM C. BINNEY.
Office, No. 11 Main Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$94 47	
deposited in the savings bank,	3,946 58	
Premiums in course of collection (net),	125 84	
Office safe,	$100 00	
Gross Assets,		$4,166 89

LIABILITIES.

Unearned premiums on outstanding risks,	$1,346 46	
Gross Liabilities,		1,346 46
Surplus,		$2,820 43

INCOME.

Gross cash premiums received during the year,	$691 93
Received for interest from all sources,	193 64
from policy fees,	89 00
Deposit notes received during the year, $6,919 36	
Gross Cash Income,	$974 57

Expenditures.

Gross amount paid for losses during the year,	$373 21
Paid for brokerage and commissions,	89 00
for salaries and fees of officers and employees,	150 00
for State and local taxes,	6 28
for profits or surplus on terminated policies,	29 21
for office agency and incidental expenses,	19 12
Gross Cash Expenditures,	$666 82

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$395,068 00	
written during 1877,	86,302 00	
Total,		$481,370 00
Risks terminated during 1877,		109,072 00
Net amount in force Dec. 31, 1877,		$372,298 00
Deposit notes received on outstanding risks,		26,929 33
Losses incurred during the year,		373 21

Percentage of profits or surplus returned during 1877, 10 per cent.
Average rate to date, 10 per cent.
Highest rate of interest received during the year, 5 per cent.

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

Harmon Hall, *President.* *Secretary*, Wilbur F. Newhall.

Office at East Saugus.

[Note. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken, but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

Summary of Assets, Dec. 31, 1877.

Cash in the office of the company,	$268 21	
Net amount of unpaid assessments,	375 00	
Rent due,	110 87	
Office property,	$250 00	
Gross Assets,		$754 08

Liabilities.

Claimed and reported losses, not adjusted,	$400 00	
Owing for borrowed money, secured by directors' note,	1,011 66	
Gross Liabilities,		$1,411 66

INCOME.

Received from assessments on deposit notes,		$1,748 10
from policy fees,		533 00
Deposit notes received during the year,	$100,511 00	
Gross Cash Income,		$2,281 10

EXPENDITURES.

Gross amount paid for losses during the year,	$150 64
Paid for salaries and fees of officers and employees,	1,250 00
for interest on borrowed money,	118 00
for State and local taxes,	17 00
Borrowed money, repaid,	800 00
Paid for rents,	175 00
for office agency and incidental expenses,	45 68
Gross Cash Expenditures,	$2,556 32

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$2,554,570 00	
written during 1877,	839,025 00	
Total,		$3,393,595 00
Risks terminated during 1877,		839,150 00
Net amount in force Dec. 31, 1877,		$2,554,445 00
Deposit notes received on outstanding risks,		308,532 00
Losses incurred during the year,		550 64
Assessments laid on deposit notes,		1,966 65

Highest rate of interest paid during the year, 6 per cent.

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated June 8, 1877. Commenced business July 4, 1877.]

NATHAN O. NEWHALL, *President.* *Secretary*, WILLIAMS T. PECK.

[NOTE. — Insures property in the town of Shelburne only]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$94 33	
deposited in Shelburne Falls Savings Bk,	429 25	
Premiums in course of collection (net),	32 00	
Gross Assets,		$555 58

INCOME.

Received from assessment on deposit notes,		$643 67
Deposit notes received during the year,	$6,436 70	
Gross Cash Income,		$643 67

EXPENDITURES.

Paid for State and local taxes,	$5 54
for office agency and incidental expenses,	82 55
Gross Cash Expenditures,	$88 09

MISCELLANEOUS.

Risks written during 1877,	$106,558 00
Net amount in force Dec. 31, 1877,	$106,558 00
Deposit notes received on outstanding risks,	6,436 70
Assessments laid on deposit notes (10 per cent.),	643 67

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

ISAAC B. ELLIOT, *President.* *Secretary*, GEORGE A. OSBORNE.

Office, Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$6,000 00	$6,360 00
Boston city bonds, 6s,	3,000 00	3,330 00
Cincinnati city bonds, 7 3/10s,	3,000 00	3,090 00
48 shares Warren National Bank, Peabody,	4,800 00	6,480 00
45 " South Danvers Nat'l Bank, Peabody,	4,500 00	6,300 00
51 " Asiatic National Bank, Salem,	1,530 00	1,785 00
20 " Naumkeag National Bank, Salem,	2,000 00	2,900 00
18 " National Exchange Bank, Salem,	1,800 00	2,124 00
12 " First National Bank, Salem,	1,200 00	1,416 00
34 " First National Bank, Danvers,	2,550 00	3,060 00
8 " Andover National Bank, Andover,	800 00	920 00
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,240 00
Eastern Railroad bonds,	2,000 00	1,000 00
	$36,180 00	$42,005 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$200 00	
Stocks, bonds, etc., as per schedule,	42,005 00	
Cash in the office of the company,	142 75	
deposited in the South Danvers Nat'l B'k,	4,623 95	
Premiums in course of collection (net),	36 00	
Interest due and accrued,	373 00	
Gross Assets,		$47,380 70

Liabilities.

Unearned premiums on outstanding risks,	$11,005 87	
Return premiums on cancelled policies,	398 70	
Salaries,	237 50	
Gross Liabilities,		$11,642 07
Surplus,		$35,738 63

Income.

Gross cash premiums received during the year,	$2,527 25	
Deduct return premiums and re-insurance,	67 50	
Net cash premiums received,		$2,459 75
Received for interest on mortgages,		12 00
for interest from all other sources,		2,658 50
from all other sources; viz., policy fees,		98 00
Deposit notes received during the year,	$6,681 75	
Gross Cash Income,		$5,228 25

Expenditures.

Gross amount paid for losses during the year,	$50 00
Paid for salaries and fees of officers and employees,	984 50
for State and local taxes,	7 53
for profits or surplus on terminated policies,	1,800 09
for office agency and incidental expenses,	12 25
Gross Cash Expenditures,	$2,854 37

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$983,480 00	
written during 1877,	111,475 00	
Total,		$1,094,955 00
Risks terminated during 1877,		98,375 00
Net amount in force Dec. 31, 1877,		996,580 00
Deposit notes received on outstanding risks,		45,650 00
Losses incurred during the year,		50 00

Percentage of profits or surplus returned during 1877, 75 to 100 per cent.
Average rate to date, 70 per cent.
Highest rate of interest received during the year, 8 per cent.

TRADERS AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* *Secretary*, E. M. TUCKE.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Cook county bonds,	$2,500 00	$2,650 00
United States bonds,	6,000 00	6,480 00
St. Albans village bonds,	3,000 00	3,000 00
Lynn city bonds,	5,000 00	5,300 00
Cambridge city bonds,	5,000 00	5,400 00
Lowell city bonds,	3,000 00	3,240 00
50 shares Connecticut River Railroad,	5,000 00	6,250 00
Boston and Lowell Railroad bonds,	15,000 00	16,050 00
Vermont and Massachusetts Railroad bonds,	2,500 00	2,650 00
5 shares Lowell Manufacturing Company,	3,450 00	2,875 00
8 " Merrimack Manufacturing Co.,	8,000 00	10,600 00
3 " Massachusetts Manufacturing Co.,	3,000 00	3,075 00
15 " Middlesex Manufacturing Co.,	1,500 00	2,475 00
30 " Tremont and Suffolk Mills,	3,000 00	3,975 00
50 " Vassalboro' Mills,	5,000 00	2,000 00
20 " Androscoggin Mills,	2,000 00	2,000 00
50 " Lowell Gas Company,	5,000 00	8,500 00
190 " Traders' and Mechanics' Ins. Co.,	19,000 00	19,950 00
30 " Old Lowell National Bank,	3,000 00	3,750 00
Loaned on personal security,		800 00
		$111,020 00

Securities held as collateral for cash loans :

	Market value.	Loaned thereon.
3 shares Merrimack Manufacturing Co.,	$3,975 00	$5,000 00
1,000 " Vassalboro' Manufacturing Co.,	4,000 00	
100 " Pemberton National Bank,	13,500 00	14,000 00
Bement (Ill.) bonds,	2,000 00	
10 shares Merchants' Bank,	1,000 00	400 00
114 " Nashua and Lowell Railroad,	9,830 00	11,000 00
	$34,305 00	$30,400 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$2,500 00	
Loans on mortgage of real estate (first liens),	85,670 00	
Stocks, bonds, etc., as per schedule,	111,020 00	
Loans on collateral security, as per schedule,	30,400 00	
Cash in office and bank,	7,891 78	
Premiums in course of collection (net),	2,082 32	
Interest due and accrued,	1,569 26	
Gross Assets,		$241,133 36

LIABILITIES.

Losses and claims adjusted, but not due,	$200 00	
Unearned premiums on outstanding risks,	113,697 85	
Gross Liabilities,		$113,897 85
Surplus,		$127,235 51

INCOME.

Gross cash premiums received during the year,	$52,959 40	
Deduct return premiums and re-insurance,	1,649 46	
Net cash premiums received,		$51,309 94
Received for interest from all sources,		12,493 83
Gross Cash Income,		$63,803 77

EXPENDITURES.

Gross amount paid for losses during the year,	$15,208 94
Paid for brokerage and commissions,	6,981 37
for salaries of officers and employees, and expenses,	6,210 31
for State and local taxes,	445 02
for profits or surplus on terminated policies,	16,529 72
Gross Cash Expenditures,	$45,375 36

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$14,624,747 00	
written during 1877,	3,701,361 00	
Total,		$18,326,108 00
Risks terminated during 1877,		3,868,023 00
Net amount in force Dec. 31, 1877,		$14,458,085 00
Deposit notes received on outstanding risks,		230,436 93
Losses incurred during the year,		14,526 54

Percentage of profits or surplus returned during 1877, * per cent.
Highest rate of interest received during the year, 8 per cent.

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated, March 30, 1852. Commenced business, Nov. 1, 1852.]

JAMES H. WATERMAN, *President.* *Secretary*, W. H. FOOTE.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$156 39	
deposited in the Westfield Savings Bank,	1,125 00	
deposited in the Woronoco Savings Bank,	5,250 00	
Interest due and accrued,	149 37	
Office safe,	$390 00	
Gross Assets,		$6,680 76

* 10, 20, 30 per cent. to Oct. 1. 20, 30, 50 per cent. since.

Liabilities.

Unearned premiums on outstanding risks,	$5,715 75	
Dividends of profits unpaid,	16 00	
State and local taxes, due or accrued,	2 73	
Salaries,	48 00	
Gross Liabilities,		$5,782 48
Surplus,		$898 28

Income.

Gross cash premiums received during the year,	$1,904 83	
Deduct return premiums and re-insurance,	52 13	
Net cash premiums received,		$1,852 70
Received for interest from all sources,		346 55
Deposit notes received during the year,	$4,672 29	
Gross Cash Income,		$2,199 25

Expenditures.

Gross amount paid for losses during the year,	$2,192 73
Paid for brokerage and commissions,	190 75
for salaries and fees of officers and employees,	35 00
for State and local taxes,	11 03
for profits or surplus on terminated policies,	655 92
for rents,	80 00
for office agency and incidental expenses,	54 12
Gross Cash Expenditures.	$3,219 55

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$826,750 00	
written during 1877,	148,750 00	
Total,		$975,500 00
Risks terminated during 1877,		159,600 00
Net amount in force Dec. 31, 1877,		$815,900 00
Deposit notes received on outstanding risks,		23,763 49
Losses incurred during the year,		2,192 73

Percentage of profits or surplus returned during 1877, 20–30–40 per cent.
Highest rate of interest received during the year, 5 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July 1, 1840.]

ALLAN CAMERON, *President.* *Secretary*, J. HENRY READ.

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on personal security,	$970 00	
Cash in the office of the company,	270 76	
deposited in the Mechanics' Savings B'k,	80 00	
deposited in the Central Savings Bank,	90 00	
Gross Assets,		$1,410 76

LIABILITIES.

Unearned premiums on outstanding risks,	$2,626 61	
Gross Liabilities,		2,626 61
Balance against the Company,		$1,215 85

INCOME.

Gross cash premiums received during the year,	$1,069 95	
Deduct return premiums and re-insurance,	3 00	
Net cash premiums received,		$1,066 95
Deposit notes received during the year,	$2,139 90	
Gross Cash Income,		$1,066 95

EXPENDITURES.

Gross amount paid for losses during the year,	$5 00
Paid for salaries and fees of officers and employees,	10 00
for State and local taxes,	7 76
for office agency and incidental expenses,	3 50
Gross Cash Expenditures,	$26 26

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$635,700 00	
written during 1877,	112,825 00	
Total,		$748,525 00
Risks terminated during 1877,		174,405 00
Net amount in force Dec. 31, 1877,		$574,120 00
Deposit notes received on outstanding risks,		10,547 66
Losses incurred during the year,		5 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated Feb. 8, 1828. Commenced business April 4, 1828.]

WM. MERRILL, *President.* *Secretary*, GEORGE W. CARR.

Office at West Newbury.

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$29 87	
Office safe and furniture,	$36 00	
Gross Assets,		$29 87

LIABILITIES.

Claimed and reported losses, not adjusted	$41 00	
Owing for borrowed money, secured by treasurer's note,	1,266 00	
Office and incidental expenses,	451 00	
Gross Liabilities,		[$1,758 00

INCOME.

Received from assessments on deposit notes,		$43 74
for policy fees,	$123 00	
for treasurer's note,	600 00	
		723 00
Deposit notes received during the year,	$13,721 35	
Gross Cash Income,		$766 74

EXPENDITURES.

Gross amount paid for losses during the year,	$222 00
Paid for brokerage and commissions,	1 07
for salaries and fees of officers and employees,	387 75
for interest on borrowed money,	31 22
for State and local taxes,	3 57
on terminated policies,	6 00
for rents,	11 00
for office agency and incidental expenses,	74 26
Gross Cash Expenditures,	$736 87

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876,	$1,984,598 00	
written during 1877,	247,457 00	
Total,		$2,232,055 00
Risks terminated during 1877,		163,850 00
Net amount in force Dec. 31, 1877,		$2,068,205 00
Deposit notes received on outstanding risks,		102,941 93
Losses incurred during the year,		263 00

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated Feb. 20, 1833. Commenced business Aug. 1, 1833.]

NAAMAN L. WHITE, *President.* *Secretary*, ELIAS RICHARDS.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Central Pacific Railroad bonds,	$2,000 00	$2,080 00
Union Pacific Railroad bonds,	2,000 00	2,080 00
Bur., Cedar Rapids and No. R.R. bonds,	2,400 00	2,040 00
Nashua and Rochester Railroad bonds,	3,000 00	3,000 00
21 shares Bur., Cedar Rapids and No. R.R.,	2,100 00	945 00
Personal loans,		386 80
		$10,531 80

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$10,531 80	
Cash in the office of the company,	613 04	
Premiums in course of collection (net),	550 87	
Safe and office fixtures, $300 00		
Gross Assets,		$11,695 71

LIABILITIES.

Losses and claims adjusted, but not due,	$252 67	
Unearned premiums on outstanding risks,	15,453 19	
Gross Liabilities,		15,705 86
Balance against the Company,		$4,010 15

INCOME.

Gross cash premiums received during the year,	$4,259 49	
Deduct return premiums and re-insurance,	400 25	
Net cash premiums received,		$3,859 24
Received for interest from all sources,		549 30
Deposit notes received during the year,	$10,074 48	
Gross Cash Income,		$4,408 54

EXPENDITURES.

Gross amount paid for losses during the year,	$3,683 00
Paid for brokerage and commissions,	589 01
for salaries and fees of officers and employees,	312 25
for State and local taxes,	46 51
for rents,	178 72
for office agency and incidental expenses,	188 12
Gross Cash Expenditures,	$4,997 61

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$1,958,031 00	
written during 1877,	281,075 00	
Total,		$2,239,106 00
Risks terminated during 1877,	$740,457 00	
re-insured during 1877,	4,750 00	
Total deductions,		745,207 00
Net amount in force Dec. 31, 1877,		$1,493,899 00
Deposit notes received on outstanding risks,		60,268 57
Losses incurred during the year,		3,367 17

Highest rate of interest received during the year, 8 per cent.

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

George M. Rice, *President.* *Secretary*, Sam'l R. Barton.

Office, No. 448 Main Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Boston and Albany Railroad bonds,	$26,000 00	$28,964 00
Boston and Fitchburg Railroad bonds,	15,000 00	16,680 00
Old Colony Railroad bonds,	25,000 00	27,750 00
United States registered bonds,	35,000 00	38,718 75
" " coupon bonds,	10,000 00	11,097 50
60 shares City National Bank,	6,000 00	6,750 00
Corporation notes, indorsed,	–	3,333 32
Worcester City bonds,	10,000 00	11,100 00
		$144,393 57

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$144,393 57	
Cash in the office of the company,	73 06	
deposited in the Worcester S. D. & T. Co.,	18,843 92	
Gross Assets,		$163,310 55

Liabilities.

Claimed and reported losses, not adjusted,	$39,871 46	
Unearned premiums on outstanding risks,	73,483 20	
State and local taxes, due or accrued,	242 16	
Gross Liabilities,		113,596 82
Surplus,		$49,713 73

Income.

Gross cash premiums received during the year,	$148,490 25	
Deduct return premiums and re-insurance,	1,523 86	
Net cash premiums received,		$146,966 39
Received for interest from all sources,		8,740 55
Deposit notes received during the year,	$736,343 30	
Gross Cash Income,		$155,706 94

Expenditures.

Gross amount paid for losses during the year,	$40,642 11
Paid for salaries and fees of officers and employees,	4,404 40
for State and local taxes,	1,484 75
for profits or surplus on terminated policies,	109,927 32
for rents,	600 00
for office agency and incidental expenses,	469 60
Gross Cash Expenditures,	$157,528 18

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$16,156,768 00	
written during 1877,	16,349,129 00	
Total,		$32,505,897 00
Risks terminated during 1877,		16,485,274 00
Net amount in force Dec. 31, 1877,		$16,020,623 00
Deposit notes received on outstanding risks,		736,343 30
Losses incurred during the year,		80,513 57

Percentage of profits or surplus returned during 1877, $74\frac{79}{100}$ per cent.
Average rate to date, $69\frac{57}{100}$ per cent.
Highest rate of interest received during the year, 6 per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

Anthony Chase, *President.* *Secretary,* Chas. M. Miles.

Office, No. 377 Main Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds,		$7,000 00	$7,500 00
170 shares	Worcester National Bank,	17,000 00	23,800 00
132 "	City National Bank,	13,200 00	18,480 00
50 "	Citizens' National Bank,	5,000 00	7,250 00
22 "	Central National Bank,	2,200 00	3,080 00
57 "	Mechanics' National Bank,	5,700 00	7,980 00
45 "	Quinsigamond National Bank,	4,500 00	5,625 00

40 shares Fitchburg National Bank,	$4,000 00	$6,000 00
15 " Blackstone National Bank,	1,500 00	1,650 00
20 " Oxford National Bank,	2,000 00	2,200 00
15 " Grafton National Bank,	1,500 00	1,650 00
15 " Southbridge National Bank,	1,500 00	1,650 00
30 " Westborough National Bank,	3,030 00	3,450 00
25 " Wachusett National Bank,	2,500 00	3,750 00
Union Pacific Railroad bonds,	5,000 00	5,250 00
Boston, Barre, and Gardner Railroad bonds,	12,500 00	13,250 00
Fitchburg and Worcester Railroad bonds,	1,500 00	1,500 00
Loaned on personal security,	51,600 00	
		$165,665 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
150 shares Worcester Gas Light Company,	$20,250 00	$15,000 00
15 " Worcester Gas Light Company,	2,025 00	1,500 00
4 " Norwich and Worcester Railroad,	520 00	400 00
5 " Norwich and Worcester Railroad,	650 00	500 00
10 " Bay State Hotel Company,	1,000 00	600 00
50 " Crompton Carpet Company's stock,	5,000 00	2,500 00
12 " Worcester and Nashua Railroad,	600 00	500 00
Boston, Barre, and Gardner R.R. 2d Mort. bonds,	10,000 00	10,000 00
7 shares Douglas Axe Company,	840 00	600 00
68 " City National Bank,	9,520 00	8,300 00
Boston, Barre, and Gardner R.R. 2d Mort. bonds, Worcester Safe Deposit and Trust Co. stock,	2,650 00	2,500 00
	$53,055 00	$42,400 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$80,000 00	
Loans on mortgage of real estate (first liens),	164,160 61	
Stocks, bonds, etc., as per schedule,	165,665 00	
Loans on collateral security, as per schedule,	42,400 00	
Cash in the office of the company and banks,	10,796 05	
Premiums in course of collection (net),	599 96	
Interest and rents due and accrued,	10,019 80	
Gross Assets,		$473,641 42

Liabilities.

Losses and claims adjusted, but not due,	$4,500 00	
Unearned premiums on outstanding risks,	241,789 24	
Gross Liabilities,		246,289 24
Surplus,		$227,352 18

Income.

Gross cash premiums received during the year,		$116,428 63
Received for interest from all sources,		20,500 76
for rents,		6,796 29
from policy fees,		1,142 00
Deposit notes received during the year,	$232,229 72	
Gross Cash Income,		$144,867 68

Expenditures.

Gross amount paid for losses during the year,	$45,430 89
Paid for brokerage and commissions,	8,454 07
for salaries and fees of officers and employees,	9,642 30
for taxes and insurance,	1,842 30
for profits or surplus on terminated policies,	62,556 04
for office agency and incidental expenses,	3,724 53
Gross Cash Expenditures,	$131,650 13

Miscellaneous.

Risks outstanding Dec. 31, 1876,	$30,728,712 00	
written during 1877,	7,653,972 00	
Total,		$38,382,684 00
Risks terminated during 1877,		7,410,350 00
Net amount in force Dec. 31, 1877,		$30,972,334 00
Deposit notes received on outstanding risks,		967,156 96
Losses incurred during the year,		40,493 15

Percentage of profits or surplus returned during 1877, 60 per cent.
Average rate to date, 60 per cent.
Highest rate of interest received during the year, 7 per cent.

AGGREGATE.

Assets.	
Gross present Assets,	$4,741,182 00
Liabilities.	
Gross present Liabilities,	$2,686,816 00
Income.	
Cash received for premiums during the year,	$1,778,028 00
for interest and dividends,	232,623 00
from assessments on deposit notes,	5.345 00
for rents,	13.809 00
from all other sources,	4,601 00
Gross Cash Income,	$2,034,406 00
Expenditures.	
Cash paid for losses,	$549,064 00
for brokerage and commissions on premiums,	110,774 00
for salaries and fees of officers and employees,	138,401 00
for interest on borrowed money or otherwise,	1,025 00
for State and local taxes,	16,063 00
for return of profits or surplus,	951,555 00
for rents,	16.051 00
for all other expenditures,	55,193 00
Gross Cash Expenditures,	$1,838,126 00
General Items.	
Whole amount of risks outstanding at end of year,	$356,300,420 00
deposit notes received thereon,	11,501,524 00
risks written during the year,	164,390,743 00
risks terminated during the year,	160,459,512 00
losses incurred during the year,	791,216 00

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES,

WITH GUARANTEE CAPITAL.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements for the Year ending Dec. 31, 1877.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

Guarantee Capital, ... $100,000.

Augustus Story, *President.* *Secretary*, Thomas H. Johnson.

Office, No. 114 Washington Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 bonds, ...	$32,500 00	$35,043 75
Massachusetts State bonds, 1893, 5s, gold, .	4,000 00	4,400 00
New Hampshire State bonds, 1897, 6s, .	4,000 00	4,451 00
Licking County, Ohio, bonds, 1882, 7-30s, .	5,000 00	5,150 00
Chelsea city bonds, 1892, 6s, . . .	17,000 00	18,700 00
Cambridge city bonds, 1884, 6s, . . .	10,000 00	11,000 00
Cincinnati city bonds, 1904, 7s, . . .	5,000 00	5,350 00
Cleveland city bonds, 1879, 7s, . . .	5,000 00	5,200 00
Chicago city bonds, 1894, 7s, . . .	5,000 00	5,375 00
Hartford city bonds, 1891, 6s, . . .	10,000 00	11,000 00
Lynn city bonds, 1884, 6s, ...	5,000 00	5,350 00
Lowell city bonds, 1890, 6s, . . .	4,000 00	4,420 00
Lawrence city bonds, 1894, 6s, . . .	5,000 00	5,525 00
Milwaukee city bonds, 1891, 5s, . . .	2,500 00	2,375 00
Milwaukee city bonds, 1896, 7s, . . .	5,000 00	5,350 00
Minneapolis city bonds, 1894, 8s, . .	5,000 00	5,500 00
Portland city bonds, 1887, 6s, . . .	5,000 00	5,350 00
Portland Water Company bonds, 1888, 6s, .	5,000 00	4,500 00
Salem city bonds, 1891, 6s, ...	10,000 00	11,000 00
St. Louis city bonds, 1887, 6s, gold, . .	10,000 00	10,700 00
Adams County (Ill.) bonds, 1880, 8s, . .	5,000 00	5,100 00
Columbus city bonds, 1883, 7s, . . .	6,000 00	6,150 00
Cleveland city bonds, 1897, 6s, . . .	5,000 00	5,275 00
Chicago city loan certificates, 1878, 6s, .	30,000 00	30,000 00
Jeffersonville city bonds, 1896, $7\frac{3}{10}$s, . .	7,000 00	7,210 00
Waltham town loan, 1878, 5s, . . .	5,000 00	5,000 00
Wiscasset town loan, 1890, 6s, . . .	2,000 00	2,030 00
Waldoboro' town loan, 1891, 6s, . . .	3,000 00	3,052 50
31 shares National Exchange Bank, Salem, .	3,100 00	3,627 00

10	shares First National Bank, Salem,	$1,000 00	$1,250 00
35	" Mercantile Nat'l Bank, Salem,	3,500 00	4,095 00
39	" Naumkeag Nat'l Bank, Salem,	3,900 00	5,928 00
140	" Salem National Bank, Salem,	14,000 00	16,380 00
65	" Nat'l Bank of Commerce, Boston,	6,500 00	6,890 00
50	" Nat'l Bank of Republic, Boston,	5,000 00	6,575 00
20	" Blackstone Nat'l Bank, Boston,	2,000 00	2,085 00
15	" Freeman's Nat'l Bank, Boston,	1,500 00	1,620 00
30	" Globe National Bank, Boston,	3,000 00	3,240 00
80	" Merchants' Nat'l Bank, Boston,	8,000 00	10,560 00
40	" National Revere Bank, Boston,	4,000 00	4,340 00
75	" Second National Bank, Boston,	7,500 00	10,500 00
50	" Union Mark't Nat'l B'k, Watert'n,	5,000 00	3,650 00
100	" Pitts., F. Wayne, and Chi. R.R., 7s,	10,000 00	9,100 00
50	" Ogdensb'g and Lake Champ. R.R.,	5,000 00	1,850 00
31	" Old Colony Railroad,	3,100 00	3,069 00
50	" Portl'nd, Portsm'th and Saco R.R.	5,000 00	3,250 00
Chicago, Burling'n and Quincy R.R. bonds, 7s		16,500 00	18,067 50
Eastern Railroad bonds,		21,000 00	11,130 00
Vermont and Canada R.R. bonds, 8s,		2,000 00	740 00
Central New Jersey Railroad bonds, 7s,		5,000 00	3,300 00
Union Pacific Railroad bonds, 6s, gold,		5,000 00	5,536 25
		$357,600 00	$366,340 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
125 shares Phillips Wharf Co., Salem,	$12,500 00	$10,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$50,000 00	
Loans on mortg'e of real estate (first liens*),	6,500 00	
Interest due or accrued thereon,	77 77	
Stocks, bonds, etc., as per schedule,	366,340 00	
Loans on collateral security, as per schedule,	10,000 00	
Cash in the office of the company,	3,766 93	
deposited in Salem National Bank,	1,263 87	
Interest due and accrued,	4,879 76	
Premiums in course of collection (gross),	2,791 89	
Rents due,	157 50	
Gross Assets,		$445,777 72

* Value of lands mortgaged, $3,100 00
Value of buildings thereon, 11,500 00
Total value of property mortgaged, $14,600 00
Amount of insurance held as collateral, 6,500 00

Liabilities.

Unearned premiums on outstanding risks,	$152,387 26	
Unpaid profits on terminated policies,	720 15	
Commissions and brokerage,	464 62	
Return premiums,	308 29	
Gross Liabilities, except Guarantee Capital,		$153,880 32
Surplus as regards Policy-holders,		$291,897 40
Guarantee Capital,		100,000 00
Surplus over Guarantee Capital,		$191,897 40

Income.

Cash received for fire premiums,	$102,375 03	
Deduct re-insurance, rebate, and return prem's	2,307 10	
Net cash received for fire premiums,		$100,067 93
Interest received on bonds and mortgages,		459 50
Interest and dividends received from all other sources,		21,324 29
Income from rents,	$2,065 56	
Bank-tax refunded,	1,080 59	
		3,146 15
Deposit notes received during the year,	$102,897 47	
Gross Cash Income,		$124,997 87

Expenditures.

Cash paid for fire losses,	$40,895 80	
Deduct salvage and re-insurance,	605 00	
Net cash paid for fire losses,		$40,290 80
Cash dividends paid,		10,000 00
Cash paid for profits on terminated policies,		16,776 34
for commissions and brokerage,		15,482 20
for salaries of officers and employees,		7,315 37
for State and local taxes,		2,526 68
for office, agency, and incidental expenses,		2,099 17
Gross Cash Expenditures,		$94,490 56

Risks and Premiums.

Fire risks outstanding Dec. 31, 1876,	$21,269,673 40	$322,163 12
written during 1877,	7,983,398 00	103,599 33
Total,	$29,253,071 40	$425,762 45
Deduct risks expired and terminated,	9,015,449 83	139,490 39
In force at end of year,	$20,237,621 57	$286,272 06

Miscellaneous.

Losses paid from organization of company,	$1,119,421 97
Deposit notes received on outstanding risks,	285,723 79
Dividends declared during the year (10 per cent.),	10,000 00
Losses incurred during the year,	39,746 87
Company's stock owned by directors,	28,200 00

Whole amount of net profits reserved for the security of the insured, as required by section 11, chapter 375, Acts of 1872, $47,999.35.

Rate of interest realized on investments of guarantee capital, 5.43 per cent.

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

Guarantee Capital, ... $200,000.

Chas. B. Cumings, *President.* *Secretary*, John M. Corbett.

Office, No. 39 Court Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
150 shares Tremont National Bank,	$15,000 00	$16,087 50
80 " Hamilton National Bank,	8,000 00	8,960 00
100 " Merchants' National Bank,	10,000 00	13,300 00
70 " National Union Bank,	7,000 00	9,730 00
160 " New England National Bank,	16,000 00	21,280 00
100 " Columbian National Bank,	10,000 00	13,675 00
25 " Globe National Bank,	2,500 00	2,706 25
100 " National Webster Bank,	10,000 00	10,112 50
Eastern Railroad bonds,	16,000 00	8,626 67
Nashua and Rochester Railroad bonds,	10,000 00	9,400 00
Boston and Lowell Railroad notes,	10,000 00	10,000 00
	$114,500 00	$123,877 92

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$148,000 00	
Interest due or accrued thereon,	1,789 57	
Stocks, bonds, etc., as per schedule,	123,877 92	
Cash deposited in New England Trust Co.,	6,486 80	
Interest due and accrued,	30 55	
Premiums in course of collection (gross),	2,592 47	
Gross Assets,		$282,777 31

* Value of lands mortgaged, ... $100,800 00
Value of buildings thereon, ... 121,000 00

Total value of property mortgaged, ... $221,800 00
Amount of insurance held as collateral, ... 133,000 00

Liabilities.

Unearned premiums on outstanding risks,	$46,078 85	
Commission and brokerage,	280 39	
Return premiums,	44 38	
Gross Liabilities, except Guarantee Capital,		$46,403 62
Surplus as regards Policy-holders,		$236,373 69
Guarantee Capital,		200,000 00
Surplus over Guarantee Capital,		$36,373 69

Income.

Cash received for fire premiums,	$16,625 25	
Deduct re-insurance, rebate, and return prem's,	1,053 93	
Net cash received for fire premiums,		$15,571 32
Interest received on bonds and mortgages,		12,4)5 06
Interest and dividends received from all other sources,		4,765 00
Gross Cash Income,		$32,741 38

Expenditures.

Cash paid for fire losses,	$2,632 78
Cash dividends paid,	20,000 00
Cash paid for commissions and brokerage,	1,147 35
paid for salaries of officers and employees,	9,550 00
paid for State and local taxes,	2,108 32
paid for office, agency, and incidental expenses,	3,975 11
Gross Cash Expenditures,	$39,413 56

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$12,873,890 00	$154,540 14
written during 1877,	2,228,865 00	18,631 90
Total,	$15,102,755 00	$173,172 04
Deduct risks expired and terminated,	355,685 00	3,201 29
In force at end of year,	$14,747,070 00	$169,970 75

Miscellaneous.

Premiums received from organization of company,	$179,137 88
Losses paid from organization of company,	11,204 13
Cash dividends declared from organization of company,	86,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	2,232 63
Company's stock owned by directors,	43,200 00
Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872,	618 35

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled, in case the profits were sufficient therefor, 2 per cent.

Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{92}{100}$ per cent.

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May, 1875. Commenced busines May, 1875.]

Guarantee Capital, ... $200,000.

ALFRED BICKNELL, *President.* *Secretary*, JOHN H. ROBINSON.

Office, No. 45 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds, . . .	$10,000 00	$10,762 50
Andover and Lowell Railroad bonds, . .	10,000 00	10,050 00
Eastern Railroad bonds, ...	10,500 00	5,538 75
Boston and Albany Railroad stock, . .	10,000 00	12,300 00
Boston and Maine Railroad stock, . .	10,000 00	9,650 00
Chicago, Burlington, and Quincy Railroad stock,	5,000 00	5,118 75
United States bonds, ...	5,000 00	5,418 75
District of Columbia bonds, . . .	5,000 00	3,800 00
Central National Bank, Boston, stock, .	2,500 00	2,468 75
Hide and Leather National Bank stock, .	4,200 00	4,494 00
Everett National Bank stock, . . .	4,300 00	4,687 00
North America National Bank stock, . .	6,800 00	7,412 00
Webster National Bank stock, . . .	6,000 00	6,067 50
Eagle National Bank stock, . . .	4,600 00	4,922 00
Blackstone National Bank stock, . .	2,500 00	2,637 50
Traders' National Bank stock, . . .	500 00	505 00
State National Bank stock, . . .	2,200 00	2,409 00
Revere National Bank, stock, . . .	700 00	757 75
Howard National Bank stock, . . .	3,600 00	4,050 00
Manufacturers' National Bank stock, . .	3,500 00	3,482 50
	$106,900 00	$106,531 75

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate, .	$8,400 00
Loans on mortgage of real estate (first liens*),	116,821 00
Interest due or accrued thereon, . . .	2,236 46
Stock, bonds, etc., as per schedule, . .	106,531 75

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* Value of land mortgaged, ...	$109,750 00
Value of buildings thereon, ...	102,900 00
Total value of property mortgaged, ...	$212,650 00
Amount of insurance held as collateral, ...	89,600 00

Cash in the office of the company,	$876 37	
deposited in various banks,	11,838 07	
Interest due and accrued,	641 00	
Premiums in course of collection (gross),	6,359 11	
Gross Assets,		$253,703 76

Liabilities.

Losses claimed and reported,	$400 00	
Unearned premiums on outstanding risks,	50,015 92	
Commissions and brokerage,	635 91	
Return premiums,	68 67	
Gross Liabilities except guarantee capital,		51,120 50
Surplus as regards Policy-holders,		$202,583 26
Guarantee Capital,		200,000 00
Surplus over Guarantee Capital,		$2,583 26

Income.

Cash received for fire premiums,	$37,654 55	
Deduct re-insurance, rebate, and return prem's,	2,055 82	
Net cash received for fire premiums,		$35,598 73
Interest received on bonds and mortgages,		8,232 06
Interest and dividends received from all other sources,		6,504 08
Income from all other sources,		49 25
Gross Cash Income,		$50,384 12

Expenditures.

Cash paid for fire losses,		$11,887 45
paid for commissions and brokerage,		4,507 17
paid for salaries of officers and employees,		4,974 70
paid for State and local taxes,		2,757 97
paid for rent,	$1,926 70	
paid for incidentals,	1,927 07	
		3,853 77
Gross Cash Expenditures,		$27,981 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$3,560,167 00	$49,446 71
written during 1877,	3,797,695 00	41,176 29
Total,	$7,357,862 00	$90,623 00
Deduct risks expired and terminated,	1,311,256 00	11,789 01
In force at end of year,	$6,046,606 00	$78,833 99
Deduct amount re-insured,	21,150 00	195 12
Net amount in force,	$6,025,456 00	$78,638 87

MISCELLANEOUS.

Premiums received from organization of company, . .	$87,028 46
Losses paid from organization of company, . . .	20,444 57
Losses incurred during the year, ...	11,229 20
Company's stock owned by directors, ...	70,100 00

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled in case the profits were sufficient therefor, 23½ per cent.

Rate of interest realized upon the investments of the guarantee capital, 3½ per cent.

AGGREGATE.

Guarantee Capital,	$500,000 00
Assets.	
Gross present Assets,	$982,259 00
Liabilities.	
Gross present Liabilities,	$251,404 00
Income.	
Cash received for premiums during the year,	$151,238 00
for interest and dividends,	53,690 00
from all other sources,	3,195 00
Gross Cash Income,	$208,123 00
Expenditures.	
Cash paid for losses,	$54,811 00
for brokerage and commission on premiums,	21,136 00
for salaries and fees of officers and employees,	21,840 00
for dividends,	30,000 00
for State and local taxes,	7,393 00
for return of profits or surplus,	16,776 00
for all other expenditures,	9,928 00
Gross Cash Expenditures,	$161,884 00
General Items.	
Risks written during the year,	$14,009,958 00
terminated during the year,	10,682,391 00
outstanding at end of year,	41,031,298 00
Losses incurred during the year,	53,209 00

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1877.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of guarantee fund,	$100,000 00
Paid up in subscription notes,	100,000 00
Outstanding scrip not ordered to be redeemed,	89,104 00

JOSHUA PAINE, *President.* *Secretary*, LEWIS NICKERSON.

Office, No. 83 Commercial Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881,	$6,000 00	$6,600 00
Chicago city bonds, 7s,	10,000 00	10,750 00
Cincinnati city bonds, 7 3/10s,	5,000 00	5,000 00
Long Island city bonds, 7s,	2,000 00	2,100 00
Dayton city bonds, 7s,	2,000 00	2,140 00
Rockland city bonds, 6s,	3,000 00	3,150 00
Thomaston town bonds, 6s,	2,000 00	2,080 00
Hyde Park town bonds, 7s,	2,000 00	2,040 00
45 shares Republic National Bank, Boston,	4,500 00	5,917 50
78 " Freeman's National Bank, Boston,	7,800 00	8,424 00
20 " Revere National Bank,	2,000 00	2,175 00
16 " Hide and Leath. Nat'l B'k, B'st'n,	1,600 00	1,712 00
15 " Traders' National Bank, Boston,	1,500 00	1,530 00
15 " State National Bank, Boston,	1,500 00	1,635 00
30 " First Nat'l Bank, Provincetown,	3,000 00	4,800 00
80 " Chicago and North-Western R. R.,	8,000 00	5,040 00
16 " Boston and Albany R.R.,	1,600 00	2,000 00
35 " Burl., Cedar Rapids, and No. R.R.,	3,500 00	700 00
Mich. Air-Line R.R. 1st mortgage bonds,	7,000 00	7,000 00
Conn. Western R.R. 1st mortgage bonds,	5,000 00	3,750 00
West Wisconsin R.R. 1st mortgage bonds,	5,000 00	3,750 00
Burl., Cedar Rapids, and No. R.R. 1st mort.,	4,000 00	3,200 00
Portland Water Company's bonds,	2,000 00	2,100 00
" " " scrip,	138 00	138 00
New England Mort. Sec. Co.'s bonds,	2,000 00	2,140 00
Personal loans,	3,396 35	3,396 35
Insurance scrip,	240 00	240 00
Office furniture, $400 00		
	$95,774 35	$93,507 85

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$93,507 85	
Cash in the office of the company,	236 03	
deposited in First National Bank,	3,516 96	
Interest due and accrued,	1,705 21	
Premiums in course of collection (gross),	23,333 10	
Notes taken for marine and inland risks,	41,655 48	
Unpaid stock or subscription notes on time, not exceeding 12 months, not yet due,	100,000 00	
Gross Assets,		$263,954 63

LIABILITIES.

Losses adjusted, unpaid,	$7,175 20		
claimed and reported,	16,500 00		
disputed or resisted,	1,050 00		
Total amount of losses,	$24,725 20		
Less re-insurance,	2,000 00		
Net amount of unpaid losses,		$22,725 20	
Unearned premiums on outstanding risks,		40,115 48	
Interest due or accrued on scrip,		205 40	
Due and accrued for rent, salaries, etc.,		700 00	
State and local taxes,		110 85	
Gross Liabilities,			63,856 90
Surplus as regards Policy-holders,			$200,097 73
Guarantee fund,		$100,000 00	
Scrip outstanding, not ordered to be redeemed,		89,104 00	
			189,104 00
Surplus over guarantee fund and scrip,			$10,993 70

INCOME.

Cash received for marine and inland prem's,	$47,804 90	
Deduct re-ins., rebate, and return prem's,	5,306 46	
Net cash rec'd for marine and inland prem's,		$42,498 44
Unpaid premium notes rec'd during the year,	$56,521 50	
Interest and dividends rec'd from all sources,		4,746 30
From salvage on paid loss,		770 21
Gross Cash Income,		$48,014 95

EXPENDITURES.

Cash paid for marine and inland losses,	$36,896 77	
Deduct salvage and re-insurance,	2,309 26	
Net cash paid for marine and inland losses,		$34,587 51
Cash dividends paid,		3,000 00
Interest paid scripholders,		4,926 24

Cash paid for commissions and brokerage,		$2,512 43
paid for salaries of officers and employees,		1,314 00
paid for State and local taxes,		526 48
for rent,	$85 00	
for incidentals,	573 56	
		658 56
Gross Cash Expenditures,		$47,525 22

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$420,869 00	$33,301 94
written during 1877,	1,056,096 00	59,246 11
Total,	$1,476,965 00	$92,548 05
Deduct risks expired and terminated,	941,029 00	50,892 57
In force at end of year,	$535,936 00	$41,655 48
Deduct amount re-insured,	25,000 00	1,515 00
Net amount in force,	$510,936 00	$40,140 48

Scrip dividends declared during the year, $7,000 00

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of guarantee fund,	$1,000,000 00
Paid up in cash,	557,200 00
Paid up in subscription notes,	442,800 00
Outstanding scrip not ordered to be redeemed,	63,210 00

J. W. BALCH, *President.* *Secretary*, WASHINGTON GLOVER.

Office, No. 45 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$4,000 00	$4,362 50
New England Mortgage Security Co. bonds,	10,000 00	10,500 00
Boston and Providence Railroad bonds,	100,000 00	115,000 00
Framingham and Lowell Railroad bonds,	25,000 00	16,250 00
250 shares Merchants' National Bank,	25,000 00	33,250 00
82 " State National Bank,	8,200 00	8,938 00
200 " Merchandise National Bank,	20,000 00	20,000 00
176 " National Bank of the Republic,	17,600 00	23,144 00
270 " Washington National Bank,	27,000 00	35,640 00
300 " Columbian National Bank,	30,000 00	41,025 00
200 " Tremont National Bank,	20,000 00	21,500 00
12 " New England National Bank,	1,200 00	1,590 00
307 " Phila., Wil., and Balt. R.R.,	15,350 00	18,727 00

200 shares Fitchburg Railroad,	$20,000 00	$22,000 00
200 " Boston and Providence Railroad,	20,000 00	22,100 00
50 " Boston and Albany Railroad,	5,000 00	6,150 00
114 " Relief Steamboat Co., $57 00		
	$348,350 00	$400,176 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Atchison, Top, and S. F. R.R. bonds,	$13,650 00	$9,000 00
10 shares Commercial Wharf Corporation,	20,000 00	20,000 00
Personal note,	2,500 00	2,500 00
300 shares Cedar Rapids and Missouri R.R.,	15,000 00	15,000 00
100 " Iowa Falls and Sioux City R.R.,	6,000 00	
100 " Cedar Rapids and Mo. R.R.,	10,000 00	8,442 90
100 " Iowa Land Company,		
100 " First Nat'l Bank, Concord, N.H.,	15,000 00	10,000 00
Pueblo and Arkansas Valley R.R. bonds,	1,600 00	1,500 00
Atchison, Top., and S. F. R.R. bonds,	2,230 00	1,700 00
Cedar Rapids and Missouri R.R. bonds,	500 00	475 00
Kansas City, Top., and Western R.R. bonds,	4,600 00	10,000 00
Pueblo and Arkansas Valley R.R. bonds,	6,500 00	
	$97,580 00	$78,617 90

Summary of Assets, Dec. 31, 1877.

Loans on mortg. of real estate (first liens *),	$275,161 23	
Interest accrued thereon,	6,740 22	
Stocks, bonds, etc., as per schedule,	400,176 50	
Loans on collateral security, as per schedule,	78,617 90	
Cash in the office of the company,	4,771 27	
deposited in Washington Nat'l Bank,	109,197 55	
Interest due and accrued,	1,876 06	
Premiums in course of collection (gross),	13,996 64	
Notes taken for marine and inland risks,	81,112 12	
Re-insurance due from other companies,	224 72	
Unpaid subscription notes on time not exceeding 12 months, not yet due,	442,800 00	
Premiums more than 3 months due, $4,001 38		
Gross Assets,		$1,414,674 21

Liabilities.

Net amount of unpaid losses,	$62,790 00
Unearned premiums on outstanding risks,	177,260 77
Unused balances of premium notes,	3,678 19

* Value of lands mortgaged,	$205,400 00
Value of buildings thereon,	182,200 00
Total value of property mortgaged,	$387,600 00
Amount of insurance held as collateral,	191,000 00

Interest due or accrued on scrip,	$659 40	
Due and accrued for rent, salaries, etc.,	400 00	
Commissions and brokerage,	804 32	
Return premiums,	687 55	
Gross Liabilities, except Guarantee Fund and Scrip,		$246,280 23
Surplus as regards Policy-holders,		$1,168,393 98
Guarantee Fund,	$1,000,000	
Scrip outstanding, not ordered to be redeemed,	63,210	
		1,063,210 00
Surplus over Guarantee Fund and Scrip,		$105,183 98

INCOME.

Cash received for fire premiums,	$118,182 53	
Deduct re-insurance, rebate, and return pre's,	17,497 83	
Net cash received for fire premiums,		$100,684 70
Cash received for marine and inland prem's,	$198,807 72	
Deduct re-insurance, rebate, and ret'n prem's,	32,766 10	
Net cash rec'd for marine and inl'd prem's,		166,041 62
Unpaid premium notes received during the year, $71,630 54		
Interest and dividends rec'd from all sources,		55,567 67
Income from premium on gold,	$546 16	
policy fees,	500 00	
		1,046 16
Gross Cash Income,		$323,340 15

EXPENDITURES.

Cash paid for fire losses,	$62,195 38	
Deduct salvage and re-insurance,	28 14	
Net cash paid for fire losses,		$62,167 24
Cash paid for marine and inland losses,	$161,835 23	
Deduct salvage and re-insurance,	13,086 81	
Net cash paid for marine and inland losses,		148,748 42
Cash dividends paid,		66,753 00
Interest paid scripholders,		3,304 20
Cash paid for commissions and brokerage,		11,276 54
for salaries of officers and employees,		22,350 00
for State and local taxes,		8,804 53
for rent,	$5,500 00	
for agency and incidental expenses,	8,923 97	
		14,423 97
Gross Cash Expenditures,		$337,827 90

Risks and Premiums.

Fire risks outstanding Dec. 31, 1876,	$19,741,274 00	$262,792 32
written during 1877,	17,779,359 00	115,255 96
Total,	$37,520,633 00	$378,048 28
Deduct risks expired and terminated,	18,776,308 00	153,853 56
In force at end of year,	$18,744,325 00	$224,194 72
Deduct amount re-insured,	264,350 00	2,739 20
Net amount in force,	$18,479,975 00	$221,455 52
Marine risks outstanding Dec. 31, 1876,	$7,524,273 00	$99,531 09
written during 1877,	13,889,080 00	118,684 87
Total,	$21,413,353 00	$218,215 96
Deduct risks expired and terminated,	14,204,269 00	137,514 76
In force at end of year,	$7,209,084 00	$80,701 20
Deduct amount re-insured,	145,104 00	3,410 25
Net amount in force,	$7,063,980 00	$77,290 95

Miscellaneous.

Premiums received from organization of company,	$1,994,382 55
Losses paid from organization of company,	1,010,432 69
Cash dividends declared from organization of company,	375,019 00
Dividends declared during the year,	66,753 00
Losses incurred during the year,	188,730 66
Company's stock owned by directors,	31,500 00
Scrip uncalled for cancelled during the year,	630 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

William Perkins, *President.* *Secretary*, Geo. L. Deblois.

Office, No. 52 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$80,000 00	$87,620 00
Brookline water bonds, 7s,	10,000 00	11,500 00
Beverly town loan,	35,000 00	36,000 00
100 shares Atlas National Bank,	10,000 00	11,300 00
100 " Old Boston National Bank,	5,000 00	6,400 00
100 " Continental National Bank,	10,000 00	10,000 00
300 " Columbian National Bank,	30,000 00	40,800 00

150 shares Commerce National Bank, . .	$15,000 00	$15,900 00
300 " Hide and Leather Nat'l Bank, .	30,000 00	32,100 00
16 " Massachusetts National Bank, .	4,000 00	4,440 00
120 " North National Bank, . .	12.000 00	14,160 00
100 " New England National Bank, .	10,000 00	13,300 00
300 " Republic National Bank, . . .	30,000 00	39,300 00
200 " Second National Bank, . .	20,000 00	28,000 00
30 " State National Bank, . . .	3,000 00	3,270 00
350 " Tremont National Bank, . .	35,000 00	37,450 00
300 " Webster National Bank, . .	30,000 00	30,300 00
300 " Washington National Bank, .	30,000 00	39,300 00
200 " Boston and Albany Railroad, .	20,000 00	25,000 00
120 " Boston and Providence Railroad,	12,000 00	13,320 00
40 " Boston and Lowell Railroad, .	20,000 00	15,000 00
Eastern Railroad mortgage bonds, . .	53,000 00	28,500 00
Houston and Texas Central Railroad bond,	2,500 00	1,000 00
Boston Gas Company's bonds, 6s, . .	50,000 00	51,500 00
Insurance scrip of other companies, . .	6,723 00	5,378 00
95 shares Relief Steamboat Co., $1,000 00		
	$563,223 00	$600,838 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
China Mutual Insurance Co. scrip, . .	$37,900 00	$32,000 00
Atchison, Topeka, & Santa Fé R. R. bonds,	1,300 00	
Wachita and S. W. R. R. bonds, . .	5,000 00	7,500 00
China Mutual Insurance scrip, . . .	2,100 00	
Corporation notes, indorsed, . . .	191,730 58	191,730 58
Boston and Lowell Railroad note, . .	25,000 00	25,000 00
Providence and Worcester Railroad note, .	50,000 00	50,000 00
Houston and Texas Railroad note, . .	659 26	659 26
Union Pacific sinking-fund bonds, . .	4,600 00	4,500 00
Individual notes, indorsed, ...	42,317 50	42,317 50
	$360,607 34	$353,707 34

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule, . .	$600,838 00	
Loans on collateral security, as per schedule,	353,707 34	
Cash deposited in Columbian Nat'l Bank, .	76,214 29	
Notes taken for marine and inland risks, .	359,682 71	
Due from companies for re-insurance, . .	2,500 00	
Gross Assets, ...		$1,392,942 34

Liabilities.

Losses claimed and reported,	$100,000 00	
Less re-insurance, . .	5,000,00	
Net amount of unpaid losses,		$95,000 00
Unearned premiums on outstanding risks, .		262,094 34

Unpaid scrip ordered to be redeemed,	$630 00	
Interest due or accrued on scrip,	9 60	
Due and accrued for rent, salaries, etc.,	625 00	
Gross Liabilities, except Scrip,		$358,358 94
Surplus as regards Policy-holders,		$1,034,583 40
Scrip outstanding, not ordered to be redeemed,		768,330 00
Surplus over Scrip,		$266,253 40

INCOME.

Cash received for marine and inland prem's,	$452,244 62	
Deduct re-ins., rebate, and return prem's,	74,172 22	
Net cash rec'd for marine and inl'd prem's,		$378,072 40
Unpaid premium notes rec'd during the year,	$329,059 78	
Interest and dividends received from all sources,		53,527 20
Income from all other sources, viz., salvage,	$41,140 74	
Re-insurance scrip,	2,677 70	
		43,818 44
Gross Cash Income,		$475,418 04

EXPENDITURES.

Cash paid for marine and inland losses,	$253,863 22	
Deduct salvage and re-insurance,	41,140 74	
Net cash paid for inland and marine losses,		$212,722 48
Interest paid scripholders,	$41,271 46	152,311 46
Cash paid for redemption of scrip,	111,040 00	
for commissions and brokerage,		7,000 70
for salaries of officers and employees,		20,100 00
for State and local taxes,		5,011 99
for rent, office expenses, etc ,		16,002 88
Gross Cash Expenditures,		$413,149 51

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$9,870,986 00	$273,141 91
written during 1877,	21,666,599 00	409,859 89
Total,	$31,537,585 00	$683,001 80
Deduct risks expired and terminated,	21,738,708 00	420,907 46
In force at end of year,	$9,798,877 00	$262,094 34
Deduct amount re-insured,	547,000 00	12,799 79
Net amount in force,	$9,251,877 00	$249,294 55

MISCELLANEOUS.

Losses incurred during the year,	$243,722 48
Scrip dividends declared during the year,	192,510 00

COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.*

[Incorporated March 17, 1863. Commenced business May 1, 1863.]

Whole amount of guarantee fund,	$200,000 00
Paid up in subscription notes,	200,000 00
Outstanding scrip not ordered to be redeemed,	13,637 00

CHARLES L. WOOD, *President.* *Secretary*, SAMUEL H. COOK.

Office, No. 37 North Water Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$15 64	
deposited in Merchants' Nat'l Bank,	186 82	
Premiums in course of collection (gross),	4,006 35	
Notes taken for marine and inland risks,	10,347 75	
Corporation notes,	30,000 00	
Personal loan,	255 39	
Subscription notes on time, not exceeding twelve months,	200,000 00	
Gross Assets,		$244,811 95

LIABILITIES.

Losses adjusted, unpaid,	$72 77		
disputed or resisted,	11,641 14		
Net amount of losses,		$11,713 91	
Unearned premiums on outstanding risks,		10,347 75	
Interest due or accrued on scrip,		208 32	
Dividends to subscribers unpaid,		100 00	
Due and accrued for rent, salaries, etc.,		250 00	
Balance of Geneva award, due old Co.,		5,189 97	
Gross Liabilities, except Guarantee Fund and Scrip,			27,809 95
Surplus as regards Policy-holders,			$217,002 00
Guarantee fund,		$200,000 00	
Scrip outstanding,		13,637 00	
			213,637 00
Surplus over Guarantee Fund and Scrip,			$3,365 00

INCOME.

Cash rec'd for marine and inland prem's,	$13,117 22	
Deduct re-insurance, rebate, and return prem's,	6,356 52	
Net cash rec'd for marine and inland prem's,		$6,760 70
Gross Cash Income,		$6,760 70

* Closing up.

Expenditures.

Cash paid for marine and inland losses,	$12,939 81
Cash dividends paid,	250 00
Cash paid for salaries of officers and employees,	789 00
for State and local taxes,	65 08
for office, agency, and incidental expenses,	43 60
Gross Cash Expenditures,	$14,087 49

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$226,775 00	$20,575 25
Deduct risks expired and terminated,	112,200 00	10,227 50
In force at end of year,	$114,575 00	$10,347 75

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guarantee fund,	$136,500 00
Paid up in subscription notes,	136,500 00
Outstanding scrip not ordered to be redeemed,	100,217 00

John H. Dane, *President.* *Secretary*, William L. Caverly.

Office, No. 49 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
50 shares Webster National Bank,	$5,000 00	$5,050 00
100 " Boston and Maine Railroad,	10,000 00	9,700 00
150 " Old Colony Railroad,	15,000 00	14,400 00
Framingham and Lowell Railroad bonds,	10,000 00	7,500 00
Nashua and Rochester Railroad bonds,	17,000 00	15,725 00
Old Colony Railroad bonds,	10,000 00	11,025 00
Fitchburg Railroad bonds,	10,000 00	11,300 00
Boston and Maine Railroad bonds,	5,000 00	5,512 50
Boston and Albany Railroad bonds,	2,000 00	2,310 00
Fitchburg Railroad bonds,	5,000 00	5,225 00
New England Mortgage Security Co. bonds,	8,000 00	8,560 00
China Mutual Insurance Company's scrip,	4,250 00	4,037 50
India Mutual Ins. Co's scrip, $1,642 20		
	$101,250 00	$100,345 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$100,345 00
Cash in the office of the company,	9,853 56
deposited in Market National Bank,	18,949 44

Interest due and accrued,	$1,295 72	
Notes taken for marine and inland risks,	117,290 48	
Unpaid stock or subscription notes on time not exceeding 12 months,	136,500 00	
Gross Assets,		$384,234 20

Liabilities.

Losses claimed and reported,	$28,600 00	
Unearned premiums on outstanding risks,	108,338 13	
Interest due or accrued on scrip,	35 22	
Due and accrued for rent,	1,000 00	
Gross Liabilities, except guarantee fund and scrip,		137,973 35
Surplus as regards Policy-holders,		$246,260 85
Guarantee fund,	$136,500 00	
Scrip outstanding,	100,217 00	
		236,717 00
Surplus over Guarantee Fund and Scrip,		$9,543 85

Income.

Cash received for marine and inland prem's,	$138,046 57	
Deduct re-insurance, rebate, and return prem's,	5,991 19	
Net cash received for marine and inl'd prem's,		$132,055 38
Unpaid premium notes rec'd during the year,	$103,897 90	
Interest and dividends received from all sources,		6,101 07
Gross Cash Income,		$138,156 45

Expenditures.

Cash paid for marine and inland losses,	$86,106 31	
Deduct salvage and re-insurance,	2,923 18	
Net cash paid for marine and inland losses,		$83,183 13
Interest paid scripholders,		3,689 46
Cash paid for commissions and brokerage,		3,862 19
paid for salaries of officers and employees,		10,500 00
paid for State and local taxes,		1,365 38
paid for rent,	$4,000 00	
paid for sundries,	3,608 95	
		7,608 95
Gross Cash Expenditures,		$110,209 11

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$2,081,171 00	$111,206 12
written during 1877,	3,984,605 00	130,542 77
Total,	$6,065,776 00	$241,748 89
Deduct risks expired and terminated,	3,953,003 00	133,410 76
In force at end of year,	$2,112,773 00	$108,338 13
Deduct amount re-insured,	46,250 00	2,237 50
Net amount in force,	$2,066,523 00	$106,100 63

Miscellaneous.

Premiums received from organization of company,	$1,319,069 36
Losses paid from organization of company,	924,543 67
Losses incurred during the year,	88,023 62

NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

Whole amount of preferred permanent fund,	$350,000 00
Paid up in cash,	208,000 00
in subscription notes,	142,000 00

George C. Lord, *President.* *Secretary*, Alfred Presson.

Office, No. 62 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
46	shares Traders' Nat'l Bank, Boston,	$4,600 00	$4,646 00
44	" Hide and Leather Nat'l Bank,	4,400 00	4,730 00
105	" Republic National Bank,	10,500 00	13,807 50
34	" Revere National Bank,	3,400 00	3,672 00
10	" Atlantic National Bank,	1,000 00	1,330 00
113	" Shawmut National Bank,	11,300 00	13,334 00
30	" Eliot National Bank,	3,000 00	3,270 00
124	" Tremont National Bank,	12,400 00	13,361 00
70	" Continental National Bank,	7,000 00	7,000 00
25	" Dry Goods National Bank, N.Y.,	500 00	500 00
250	" Boston and Maine R.R.,	25,000 00	24,250 00
130	" Ogdensb'g and Lake Cham. R.R.,	13,000 00	13,000 00
100	" Phila., Wil., and Baltimore R.R.,	5,000 00	6,100 00
Boston and Maine R.R. bonds,		25,000 00	27,625 00
Boylston Mutual Ins. Company's scrip,		30 00	24 00
Personal loan,			5,200 00
		$126,130 00	$141,849 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds,	$1,571 00	$1,500 00
8 shares Boston Marine Insurance Company,	1,000 00	1,000 00
Cedar Rapids and Mo. River R.R. bonds,	6,060 00	4,000 00
" " " " "	9,090 00	6,000 00
	$17,721 00	$12,500 00

Summary of Assets, Dec. 31, 1877.

Loans on mort. of real estate (first liens*),	$43,000 00	
Interest due or accrued thereon,	830 53	
Stocks, bonds, etc., as per schedule,	141,849 50	
Loans on collateral security, as per schedule,	12,500 00	
Cash in the office of the company,	1,162 43	
deposited in various banks and with London bankers,	38,233 84	
Interest due and accrued,	1,306 25	
Premiums in course of collection (gross),	18,134 43	
Notes taken for marine and inland risks,	97,184 46	
Subscription notes on time not exceeding 12 months, not yet due,	142,000 00	
Salvage on losses paid,	3,512 15	
114 shares Relief Steamboat Co., $114 00		
Gross Assets,		$499,713 59

Liabilities.

Losses claimed and reported,	$32,850 00	
Unearned premiums on outstanding risks,	98,384 33	
Due and accrued for rent, salaries, etc.,	1,587 00	
Commissions and brokerage,	4,401 29	
Gross Liabilities, except Preferred Permanent Fund,		137,222 62
Surplus as regards Policy-holders,		$362,490 97
Preferred Permanent Fund,		350,000 00
Surplus over Preferred Permanent Fund,		$12,490 97

Income.

Cash received for fire premiums,	$10,497 70	
Deduct re-insurance, rebate, and return prem's	417 35	
Net cash received for fire premiums,		$10,080 35

* Value of lands mortgaged, $69,750 00
Value of buildings thereon, 50,250 00

Total value of property mortgaged, $120,000 00
Amount of insurance held as collateral, 33,500 00

Cash received for marine and inland prem's,	$180,520 11	
Deduct re-insurance, rebate, and return prem's,	20,868 42	
Net cash rec'd for marine and inland prem's,		$159,651 69
Unpaid prem. notes rec'd during the year,	$108,842 25	
Interest received on bonds and mortgages,		5,329 87
Int. and dividends rec'd from all other sources,		7,345 17
Gross Cash Income,		$182,407 08

EXPENDITURES.

Cash paid for fire losses,	$1,006 31	
Deduct salvage and re-insurance,	6 45	
Net cash paid for fire losses,		$999 86
Cash paid for marine and inland losses,	$171,292 22	
Deduct salvage and re-insurance,	8,231 37	
Net cash paid for marine and inland losses,		163,060 85
Cash dividends paid,		16,330 00
Cash paid for commissions and brokerage,		5,954 94
for salaries of officers and employees,		13,000 00
State and local taxes,		1,699 03
rent,	$4,561 20	
profit and loss,	419 65	
premium on gold bought,	954 00	
incidentals,	7,025 54	
		12,960 39
Gross Cash Expenditures,		$214,005 07

RISKS AND PREMIUMS.

Fire risks outstanding Dec. 31, 1876,	$1,949,424 00	$21,832 03
written during 1877,	1,366,928 00	10,557 17
Total,	$3,316,352 00	$32,389 20
Deduct risks expired and terminated,	1,714,224 00	14,820 52
In force at end of year,	$1,602,128 00	$17,568 68
Deduct amount re-insured,	20,500 00	170 60
Net amount in force,	$1,581,628 00	$17,398 08
Marine risks outstanding Dec. 31, 1876,	$3,104,727 00	$110,339 26
written during 1877,	5,641,842 00	132,523 90
Total,	$8,746,569 00	$242,863 16
Deduct risks expired and terminated,	6,609,645 00	152,690 46
In force at end of year,	$2,136,924 00	$90,172 70
Deduct amount re-insured,	7,000 00	76 00
Net amount in force,	$2,129,924 00	$90,096 70

MISCELLANEOUS.

Premiums received from organization of company,	$1,605,357 27
Losses paid from organization of company,	1,391,949 97
Cash dividends declared from organization of company,	128,080 00
Dividends declared during the year,	16,030 00
Losses incurred during the year,	153,168 58
Company's stock owned by directors,	70,300 00

UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.*

[Incorporated May 14, 1851. Commenced business July, 1851.]

Whole amount of guarantee fund,	$2,300 00
Paid up in subscription notes,	2,300 00

THOMAS S. HATHAWAY, *President.* *Secretary*, WALTER P. WINSOR.

Office, No. 33 North Water Street.

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash in the office of the company,	$24 48	
deposited in various banks,	2,582 87	
Notes taken for marine and inland risks,	1,220 16	
Bills receivable,	41,000 00	
Gross Assets,		$44,827 51

LIABILITIES.

Net amount of unpaid losses,	$5,000 00	
Interest due or accrued on scrip,	4 62	
Dividends unpaid,	321 16	
Due and accrued for rent, salaries, etc.,	125 00	
Gross Liabilities, except guarantee fund,		5,450 78
Surplus, as regards Policy-holders,		$39,376 73
Guarantee fund,		2,400 00
Surplus over guarantee fund,		$36,976 73

INCOME.

Cash received for marine and inland premiums,	$32,130 08
Interest and dividends received from all sources,	10,010 78
Gross Cash Income,	$42,140 86

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* Closing up.

Expenditures.

Cash paid for marine and inland losses,	$47,353 13	
Deduct salvage and re-insurance,	7,173 09	
Net cash paid for marine and inland losses,		$40,180 04
Cash dividends paid members,		309,398 26
Interest paid scripholders,	$759 96	1,481 96
Cash paid for redemption of scrip,	722 00	
paid for salaries of officers and employees,		2,707 48
paid for State and local taxes,		31 10
Gross Cash Expenditures,		$353,798 84

AGGREGATE.

Whole amount of guarantee fund,	$1,788,800 00
in cash,	765,200 00
in subscription notes,	1,023,600 00
outstanding scrip not cancelled,	1,034,498 00
Assets.	
Gross present Assets,	$4,245,159 00
Liabilities.	
Gross present Liabilities,	$976,953 00
Income.	
Cash received during the year for fire premiums,	$110,765 00
for marine premiums,	917,210 00
for interest and dividends,	142,628 00
from all other sources,	45,634 00
Gross Cash Income,	$1,216,237 00
Expenditures.	
Cash paid during the year for fire losses,	$63,167 00
for marine losses,	695,422 00
for brokerage and commissions on premiums,	30,607 00
for salaries of officers and employees,	70,760 00
for interest and dividends to subscribers and memb's,	395,731 00
for State and local taxes,	17,503 00
for redemption of scrip,	111,761 00
for interest paid to scripholders during the year,	53,951 00
for incidental expenses,	51,699 00
Gross Cash Expenditures,	$1,490,601 00
General Items.	
Fire risks written during the year,	$19,146,287 00
Premiums charged or receivable thereon,	125,813 00
Marine risks written during the year,	46,238,222 00
Premiums charged or receivable thereon,	850,858 00
Fire risks terminated during the year,	20,490,532 00
Marine risks terminated during the year,	47,558,854 00
Fire risks outstanding at end of year,	20,061,603 00
Marine risks outstanding at end of year,	21,137,815 00
Losses incurred during the year,	673,646 00
Scrip dividends declared during the year,	238,363 00

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1877.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated May 27, 1875. Commenced business July 1, 1875.]

PAID-UP CAPITAL, $200,000.

GEORGE H. LONG, *President.* *Secretary*, CHAS. R. HOWARD.

Office, No. 43 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$15,000 00	$15,806 25
Lawrence city bonds, 6s,	5,000 00	5,525 00
Newton city bonds, 6s,	5,000 00	5,600 00
Cambridge city bonds, 6s,	5,000 00	5,525 00
Charlestown city bonds, 6s,	5,000 00	5,450 00
Toledo city bonds, 7s,	10,000 00	10,000 00
Cleveland city bonds, 7s,	10,000 00	10,050 00
Boston and Albany Railroad bonds, 6s,	5,000 00	5,325 00
Merchandise National Bank stock,	10,000 00	10,025 00
Howard National Bank stock,	5,000 00	5,612 50
Continental National Bank stock,	20,000 00	20,025 00
Revere National Bank stock,	7,700 00	8,373 75
Blackstone National Bank stock,	3,600 00	3,816 00
National Webster Bank stock,	2,400 00	2,427 00
National Commerce Bank stock,	3,300 00	3,498 00
National North America Bank stock,	2,900 00	3,182 75
	$114,900 00	$120,241 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States registered bonds,	$10,250 00	$10,000 00
Highland Railroad Company bonds,	19,563 75	18,000 00
United States bonds,	6,765 00	5,817 00
" " "	5,250 00	5,000 00
Cincinnati city bonds,	5,000 00	5,000 00
40 shares 11th Ward National Bank, Boston,	4,000 00	5,500 00
50 " National Central Bank, Boston,	5,000 00	

12 shares National Exchange Bank, Salem,	$1,416 00	$1,500 00
Atchison, Topeka, and S. F. R.R. bond,	100 00	
20 shares Phila., Wil., and Balt. R.R.,	1,225 00	1,000 00
Notes with deeds of real estate,	8,000 00	7,000 00
	$66,569 75	$58,817 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$70,300 00	
Loans on mortgage of real estate (first liens *),	27,200 00	
Interest due or accrued thereon,	793 45	
Stocks, bonds, etc., as per schedule,	120,241 25	
Loans on collateral security, as per schedule,	58,817 00	
Cash in the office of the company,	1,821 91	
deposited in various banks,	21,983 21	
Interest due and accrued,	2,137 15	
Premiums in course of collection (gross),	17,931 86	
Rents due and accrued,	520 97	
Premiums more than 3 months due, $2,291 36		
Gross Assets,		$321,746 80

Liabilities.

Losses adjusted, unpaid,	$6,659 15	
claimed and reported,	8,500 00	
disputed or resisted,	629 00	
Unearned premiums on outstanding risks,	75,522 25	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage,	3,223 31	
Gross Liabilities, except Capital,		95,033 71
Surplus as regards Policy-holders,		$226,713 09
Paid-up Capital,		200,000 00
Surplus over Capital,		$26,713 09

Income.

Cash received for fire premiums,	$142,077 25	
Deduct re-insurance, rebate, and return prem's,	24,349 00	
Net cash received for fire premiums,		$117,728 25
Interest received on bonds and mortgages,		4,887 46
Interest and dividends received from all other sources,		2,318 16
Income from all other sources,		2,756 95
Received for calls on capital, $70,000 00		
Gross Cash Income,		$127,690 82

* Total value of property mortgaged, $34,700 00
Amount of insurance held as collateral, 28,000 00

Expenditures.

Cash paid for fire losses,	$70,928 89	
Deduct salvage and re-insurance,	2,416 37	
Net cash paid for fire losses,		$68,512 52
Cash paid for commissions and brokerage,		23,299 18
for salaries of officers and employees,		8,859 72
for State and local taxes,		3,904 41
for office, agency, and incidental expenses,		18,281 07
Gross Cash Expenditures,		$122,856 90

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31,1876,	$12,574,683 35	$156,905 73
written during 1877,	10,976,474 49	142,077 25
Total,	$23,551,157 84	$298,982 98
Deduct risks expired and terminated,	12,486,345 99	149,763 93
In force at end of year,	$11,064,811 85	$149,219 05
Deduct amount re-insured,	132,002 82	2,202 71
Net amount in force,	$10,932,809 03	$147,016 34

Miscellaneous.

Premiums received from organization of company,	$415,827 79
Losses paid from organization of company,	141,750 83
Losses incurred during the year,	70,489 12
Company's stock owned by directors,	103,200 00

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

Paid-up Capital, $300,000.

Francis Peabody, *President.* *Secretary*, J. W. Field.

Office, No. 54 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States registered bonds,		$80,000 00	$84,400 00
Boston and Albany Railroad bonds, 7s,		35,000 00	39,900 00
444 shares	Old Boston National Bank,	22,200 00	28,416 00
200 "	Columbian National Bank,	20,000 00	27,200 00
45 "	National Eagle Bank,	4,500 00	4,815 00
170 "	Globe National Bank,	17,000 00	18,530 00
142 "	Hamilton National Bank,	14,200 00	15,904 00
62 "	New England National Bank,	6,200 00	8,184 00
100 "	Suffolk National Bank,	10,000 00	11,700 00

152 shares State National Bank,	$15,200 00	$16,568 00
280 " National Union Bank,	28,000 00	38,920 00
406 " Boston and Albany Railroad Co.,	40,600 00	49,532 00
11 " Boston and Lowell Railroad Co.,	5,500 00	3,905 00
8 " Merrimac Manufacturing Co.,	8,000 00	10,720 00
57 " Relief Steamboat Co., $2,200		
	$306,400 00	$358,694 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Pacific Mills,	$5,550 00	$7,000 00
2 " Lawrence Manufacturing Company,	2,550 00	
United States 5-20 bonds,	1,080 00	
" " " 6s,	1,650 00	
63 shares Union Wharf Company,	18,900 00	3,629 58
	$29,730 00	$10,629 58

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$75,000 00	
Stocks, bonds, etc., as per schedule,	358,694 00	
Loans on collateral security, as per schedule,	10,629 58	
Cash in the office of the company,	186 88	
deposited in Old Boston National Bank,	38,629 30	
Interest due and accrued,	1,320 84	
Premiums in course of collection (gross),	4,820 26	
Notes taken for marine and inland risks,	45,650 61	
Rents due and accrued,	475 00	
Gross Assets,		$535,406 47

Liabilities.

Losses adjusted, unpaid,	$548 87	
claimed and reported,	17,165 61	
disputed or resisted,	5,258 81	
Unearned premiums on outstanding risks,	91,407 65	
Dividends to stockholders unpaid,	90 00	
Due and accrued for rent, salaries, etc.,	434 00	
Commissions and brokerage,	546 35	
Gross Liabilities, except Capital,		115,451 29
Surplus as regards Policy-holders,		$419,955 18
Paid-up capital,		300,000 00
Surplus over Capital,		$119,955 18

Income.

Cash received for fire premiums,	$39,421 23	
Deduct re-insurance, rebate, and return prem's,	2,889 11	
Net cash received for fire premiums,		$36,532 12

Cash received for marine and inland prem's,	$109,112 97	
Deduct re-ins., rebate, and return prem's,	12,409 08	
Net cash rec'd for marine and inland prem's,		$96,703 89
Unpaid premium notes rec'd during the year,	$37,179 45	
Interest and dividends received from all sources,		18,068 31
Income from rents,		1,700 00
Gross Cash Income,		$153,004 32

Expenditures.

Cash paid for fire losses,		$5,925 96
for marine and inland losses,	$70,308 67	
Deduct salvage and re-insurance,	1,363 19	
Net cash paid for marine and inland losses,		68,945 48
Cash dividends paid,		30,395 00
Cash paid for commissions and brokerage,		4,849 32
for salaries of officers and employees,		14,650 00
for State and local taxes,		3,347 91
for interest in sundry settlements,	$1,089 52	
for office and incidental expenses,	5,374 79	
		6,464 31
Gross Cash Expenditures,		$134,577 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,435,855 00	$86,874 06
written during 1877,	6,592,983 00	36,974 76
Total,	$15,028,838 00	$123,848 82
Deduct risks expired and terminated,	6,904,742 00	46,776 41
In force at end of year,	$8,124,096 00	$77,072 41
Deduct amount re-insured,	129,000 00	1,839 39
Net amount in force,	$7,995,096 00	$75,233 02
Marine risks outstanding Dec. 31, 1876,	3,991,040 00	71,085 32
written during 1877,	4,338,543 00	60,971 30
Total,	$8,329,583 00	$132,056 62
Deduct risks expired and terminated,	4,056,805 00	74,296 22
In force at end of year,	$4,272,778 00	$57,760 40
Deduct amount re-insured,	24,500 00	1,207 50
Net amount in force,	$4,248,278 00	$56,552 90

Miscellaneous.

Premiums received from organization of company,	$7,225,000 00
Losses paid from organization of company,	5,425,000 00
Cash dividends declared from organization of company,	2,445,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	75,568 00
Company's stock own by directors,	10,900 00

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business 1853.]

PAID-UP CAPITAL, $50,000.

FREDERICK W. CHOATE, *President.* *Secretary*, SAMUEL J. FOSTER.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
126 shares	Beverly National Bank,	$12,600 00	$15,750 00
75 "	Naumkeag National Bank, Salem,	7,500 00	11,850 00
60 "	Merchants' National Bank, Salem,	3,000 00	5,000 00
40 "	Mercantile National Bank, Salem,	4,000 00	4,500 00
40 "	Revere National Bank, Boston,	4,000 00	4,400 00
20 "	Traders' National Bank, Boston,	2,000 00	2,100 00
15 "	Hide and Leather Nat'l B'k, Boston,	1,500 00	1,650 00
17 "	Grand National Bank, Marblehead,	1,700 00	2,125 00
5 "	First National Bank, Salem,	500 00	650 00
5 "	Eagle National Bank, Boston,	500 00	550 00
1 share	Great Falls and Conway Railroad,	5 00	5 00
Personal loan,			297 34
			$48,877 34

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),	$1,200 00	
Interest due or accrued thereon,	161 26	
Stocks, bonds, etc., as per schedule,	48,877 34	
Interest due or accrued,	11 72	
Notes taken for marine and inland risks,	1,712 00	
Gross Assets,		$51,962 32

LIABILITIES.

Net amount of unpaid losses,	$500 00	
Unearned premiums on outstanding risks,	735 00	
Due for borrowed money,	508 37	
Gross Liabilities, except Capital,		1,743 37
Surplus as regards Policy-holders,		$50,218 95
Paid-up Capital,		50,000 00
Surplus over Capital,		$218 95

INCOME.

Cash received for marine premiums,	$1,686 18	
Deduct re-ins., rebate, and return premiums,	140 75	
Net cash received for marine premiums,		$1,545 43
Unpaid premium notes received during the year,	$1,712 00	
Interest and dividends rec'd from all sources,		2,372 50
Income from excess of rebate on tax,		49 10
Gross Cash Income,		$3,967 03

EXPENDITURES.

Cash paid for marine losses,	$3,052 03	
Deduct salvage and re-insurance,	11 69	
Net cash paid for marine losses,		$3,040 34
Cash dividends paid,		1,000 00
paid for commissions and brokerage,		40 63
paid for salaries of officers and employees,		467 00
paid for office, agency, and incidental expenses,		222 97
Gross Cash Expenditures,		$4,770 94

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$12,700 00	$1,321 00
written during 1877,	15,050 00	1,413 00
Total,	$27,750 00	$2,734 00
Deduct risks expired and terminated,	22,250 00	1,999 00
In force at end of year,	$5,500 00	$735 00

MISCELLANEOUS.

Premiums received from organization of company,	$286,443 97
Losses paid from organization of company,	287,709 14
Cash dividends declared from organization of company,	53,000 00
Dividends declared during the year (2 per cent.),	1,000 00
Losses incurred during the year,	3,040 34

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

PAID-UP CAPITAL, $500,000.

R. B. FULLER, *President.* *Secretary*, THOMAS H. LORD.

Office, No. 17 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$103,625 00
Boston city bonds,	75,000 00	85,125 00
Cambridge city bonds,	27,000 00	30,645 00
Bangor city bonds,	10,000 00	10,400 00
Boston and Albany Railroad bonds,	20,000 00	23,100 00
Merchandise National Bank stock,	20,000 00	20,000 00
China Insurance Company scrip,	2,968 00	2,671 20
	$254,968 00	$275,566 20

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States 5-20 bonds,	$10,314 50	$9,500 00
Clinton Mills stock,	4,000 00	2,000 00
Merchants' National Bank stock, St. Louis,	2,000 00	2,000 00

Pueblo and Arkansas Valley Railroad bonds,	$83,577 50	$15,000 00
Indorsed note,	1,817 50	1,817 50
South Boston Gas Light Company stock,	4,200 00	2,500 00
	$105,909 50	$32,817 50

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$107,700 00	
Stocks, bonds, etc., as per schedule,	275,566 20	
Loans on collateral security as per schedule,	32,817 50	
Cash deposited in various banks,	248,231 78	
Interest due and accrued,	5,979 62	
Premiums in course of collection (net),	125,155 22	
Notes taken for marine and inland risks,	375,911 60	
Premium on gold,	2,063 68	
Office furniture,	$2,500 00	
Gross Assets,		$1,173,425 60

Liabilities.

Losses claimed and reported,	$142,706 82	
Unearned premiums on outstanding risks,	391,385 03	
Gross Liabilities, except Capital,		534,091 85
Surplus as regards Policy-holders,		$639,333 75
Paid-up Capital,		500,000 00
Surplus over Capital,		$139,333 75

Income.

Cash received for marine and inland prem's,	$979,886 74	
Deduct re-insurance, rebate, and return prem's,	240,014 85	
Net cash received for marine and inl'd prem's,		$739,871 89
Interest and dividends received from all sources,		31,011 83
Gross Cash Income,		$770,883 72

Expenditures.

Cash paid for marine and inland losses,	$1,008,396 81	
Deduct salvage and re-insurance,	255,224 71	
Net cash paid for marine and inland losses,		$753,172 10
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		46,252 94
paid for salaries of officers and employees,		61,162 73
paid for State and local taxes,		11,981 82
Gross Cash Expenditures,		$922,569 59

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$11,060,683 00	$498,316 92
written during 1877,	49,142,833 00	946,472 35
Total,	$60,203,516 00	$1,444,789 27
Deduct risks expired and terminated,	52,885,313 00	1,036,419 78
In force at end of year,	$7,318,203 00	$408,369 49
Deduct amount re-insured,	728,435 00	16,984 46
Net amount in force,	$6,589,768 00	$391,385 03

Miscellaneous.

Premiums received from organization of company,	$2,925,142 06
Losses paid from organization of company,	1,335,565 63
Cash dividends declared from organization of company,	105,000 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	715,667 96
Company's stock owned by directors,	97,600 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

Paid-up Capital, $500,000.

John Hitchcock, *President.* *Secretary*, Samuel Appleton.

Office, No. 30 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds,		$100,000 00	$102,875 00
Boston city bonds,		5,000 00	5,250 00
Cleveland city bonds,		10,000 00	10,175 00
Cape Cod Railroad bonds,		30,000 00	31,500 00
Vermont and Massachusetts Railroad bonds,		14,100 00	15,389 00
Fitchburg Railroad bonds,		25,000 00	26,125 00
47 shares	Vermont and Massachusetts R.R.,	4,700 00	5,170 00
200 "	Merchandise National Bank,	20,000 00	20,050 00
82 "	Mt. Vernon National Bank,	8,200 00	9,276 25
45 "	Hamilton National Bank,	4,500 00	5,118 75
45 "	Tremont National Bank,	4,500 00	4,871 25
70 "	State National Bank,	7,000 00	7,665 00
11 "	Freeman's National Bank,	1,100 00	1,201 75
108 "	Atlas National Bank,	10,800 00	12,312 00
130 "	Manufacturers' National Bank,	13,000 00	12,886 25
54 "	Traders' National Bank,	5,400 00	5,454 00
106 "	National Revere Bank,	10,600 00	11,527 50
53 "	Continental National Bank,	5,300 00	5,306 63
42 "	Howard National Bank,	4,200 00	4,725 50

7	shares National Bank of North America,	$700 00	$766 50
30	" Market National Bank,	3,000 00	3,210 00
10	" Atlantic National Bank,	1,000 00	1,332 50
4	" North National Bank,	400 00	473 00
7	" Shawmut National Bank,	700 00	829 50
27	" Columbian National Bank,	2,700 00	3,692 25
70	" Third National Bank,	7,000 00	7,122 50
5	" Massachusetts National Bank,	1,250 00	1,393 75
41	" National Bank of the Republic,	4,100 00	5,391 50
38	" Eliot National Bank,	3,800 00	4,180 00
163	" National Webster Bank,	16,300 00	16,544 50
11	" Everett National Bank,	1,100 00	1,199 00
34	" New England National Bank,	3,400 00	4,505 00
25	" Shoe and Leather National Bank,	2,500 00	2,968 00
4	" Globe National Bank,	400 00	437 00
20	" National City Bank,	2,000 00	2,310 00
42	" Hide and Leather National Bank,	4,200 00	4,520 25
		$337,950 00	$357,754 13

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
28	shares Middlesex Railroad,	$1,865 00	
100	" Atlantic Cotton Mills,	11,925 00	$12,600 00
2	" Appleton Co.,	1,620 00	
45	" Fitchburg Railroad,	4,972 50	4,500 00
60	" Taunton Gas Light Company,	8,400 00	
15	" South Boston Gas Light Company,	1,785 00	6,000 00
5	" Dorchester Gas Light Company,	490 00	
30	" Taunton Cotton and Machine Co.,	2,250 00	
Chicago city bonds,		1,075 00	2,500 00
Howard National Bank stock,		1,687 50	
39	shares South Boston Gas Light Company,	4,641 00	4,000 00
17	" Mechanics' National Bank,	2,610 00	
50	" Manufacturers' National Bank,	4,956 25	4,000 00
10	" Howard National Bank,	1,125 00	1,000 00
150	" National Tube Works,	22,500 00	17,000 00
50	" Merchandise National Bank,	5,012 50	
82	" " " "	8,218 50	7,575 00
		$85,133 25	$59,175 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$173,000 00
Interest due or accrued thereon,	1,372 25

* Value of lands mortgaged, $410,000 00
Value of buildings thereon, 246,100 00
Total value of property mortgaged, $656,100 00
Amount of insurance held as collateral, 101,200 00

Stocks, bonds, etc., as per schedule,	$357,754 13	
Loans on collateral security, as per schedule,	59,175 00	
Cash in the office of the company,	5,413 64	
deposited in the Merchandise Nat'l Bank,	18,269 17	
Interest due and accrued,	3,806 00	
Premiums in course of collection (gross),	28,200 38	
Agents' balances over three mos. due, $684 06		
Gross Assets,		$646,990 57

Liabilities.

Losses adjusted, unpaid,	$2,643 17	
claimed and reported,	4,875 00	
Unearned premiums on outstanding risks,	105,520 93	
Commissions and brokerage,	3,057 88	
Gross Liabilities, except Capital,		116,096 98
Surplus as regards Policy-holders,		$530,893 59
Paid-up Capital,		500,000 00
Surplus over Capital,		$30,893 59

Income.

Cash received for fire premiums,	$174,843 91	
Deduct re-insurance, rebate, and return prem's,	18,656 73	
Net cash received for fire premiums,		$156,187 18
Interest received on bonds and mortgages,		9,272 50
Interest and dividends received from all other sources,		10,547 10
Received for increased capital, $200,000 00.		
Gross Cash Income,		$176,006 78

Expenditures.

Cash paid for fire losses,	$83,108 43	
Deduct salvage and re-insurance,	134 36	
Net cash paid for fire losses,		$82,974 07
Cash dividends paid,		30,000 00
Cash paid for commissions and brokerage,		25,114 23
for salaries of officers and employees,		16,588 33
State and local taxes,		5,587 37
for all other items, viz., rent, $4,000; office, agency, and incidental expenses, $14,462.85		18,462 85
Gross Cash Expenditures,		$178,726 85

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876, .	$13,129,303 00	$145,327 31
written during 1877, . .	20,041,432 00	193,223 05
Total, ...	$33,170,735 00	$338,550 36
Deduct risks expired and terminated, .	14,928,326 00	136,804 50
In force at end of year, ...	$18,242,409 00	$201,745 86
Deduct amount re-insured, ...	525,530 00	5,182 31
Net amount in force, . . .	$17,716,879 00	$196,563 55

Miscellaneous.

Premiums received from organization of company, . .	$442,957 31
Losses paid from organization of company, ...	136,405 18
Cash dividends declared from organization of company, .	30,000 00
Dividends declared during the year (10 per cent.), . .	30,000 00
Losses incurred during the year, ...	87,688 21
Company's stock owned by directors, ...	79,900 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

Paid-up Capital, $300,000.

Arthur Wm. Hobart, *President.* *Secretary*, Henry F. Perkins.

Office, No. 29 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Boston and Providence R.R. bonds, . .	$10,000 00	$11,500 00
Boston and Albany R.R. bonds, . . .	10,000 00	11,550 00
Old Colony R.R. bonds, ...	20,000 00	21,300 00
Boston and Maine R.R. bonds, . . .	10,000 00	11,050 00
Boston and Fitchburg R.R. bonds, . . .	8,000 00	9,040 00
Vermont and Massachusetts R.R. bonds, .	10,000 00	11,100 00
Eastern Railroad bonds, ...	5,000 00	2,700 00
Revere Town bonds, ...	12,000 00	13,920 00
100 shares Second National Bank, Boston, .	10,000 00	14,500 00
100 " Merchants' National Bank, . .	10,000 00	13,200 00
100 " Eliot National Bank, . . .	10,000 00	11,200 00
32 " Union, ...	3,200 00	4,480 00
	$118,200 00	$135,540 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds,	$5,250 00	$5,000 00
Boston and Maine Railroad bonds,	16,575 00	
Boston and Albany Railroad bonds,	2,120 00	
Charlestown city bonds,	1,120 00	30,000 00
Maine State bonds,	5,600 00	
Boston city bonds,	3,390 00	
Cambridge city bonds,	4,480 00	
United States bonds,	26,030 00	25,000 00
	$64,565 00	$60,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$148,000 00	
Interest due or accrued thereon,	3,223 35	
Stocks, bonds, etc., as per schedule,	135,540 00	
Loans on collateral security, as per schedule,	60,000 00	
Cash in the office of the company,	3,575 48	
deposited in Second National Bank,	9,841 71	
Interest due and accrued,	4,101 56	
Premiums in course of collection (net),	234 77	
Gross Assets,		$364,516 87

Liabilities.

Unearned premiums on outstanding risks,	$47,296 86	
Reclaimable on perpetual fire policies,	171 00	
Gross Liabilities, except Capital,		47,467 86
Surplus as regards Policy-holders,		$317,049 01
Paid-up Capital,		300,000 00
Surplus over Capital,		$17,049 01

Income.

Cash received for fire premiums,	$24,261 49	
Deduct re-insurance, rebate, and return prem's,	2,139 53	
Net cash received for fire premiums,		$22,121 96
Interest received on bonds and mortgages,		10,059 37
Interest and dividends received from all other sources,		9,882 55
Income from all other sources,		376 82
Gross Cash Income,		$42,440 70

* Value of lands mortgaged, ... $133,100 00
Value of buildings thereon, ... 131,000 00

Total value of property mortgaged, ... $264,100 00
Amount of insurance held as collateral, ... 123,000 00

Expenditures.

Cash paid for fire losses,	$3,556 25
Cash dividends paid,	30,000 00
Cash paid for commissions and brokerage,	2,562 38
for salaries of officers and employees,	8,500 00
for State and local taxes,	4,608 01
for office agency and incidental expenses,	4,278 68
Gross Cash Expenditures,	$53,505 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,902,278 00	$117,260 57
written during 1877,	3,269,068 00	23,888 43
Total,	$14,171,346 00	$141,149 00
Deduct risks expired and terminated,	1,722,496 00	11,783 64
In force at end of year,	$12,448,850 00	$129,365 36
Deduct amount re-insured,	91,100 00	873 06
Net amount in force,	$12,357,750 00	$128,492 30
Perpetual risks in force,	9,000 00	180 00

Miscellaneous.

Premiums received from organization of company,	$167,681 04
Losses paid from organization of company,	25,566 21
Cash dividends declared from organization of company,	75,000 00
Dividends declared during the year (10 per cent.)	30,000 00
Losses incurred during the year,	3,556 25
Company's stock owned by directors,	49,500 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

Paid-up Capital, $200,000.

George A. Curtis, *President.* *Secretary*, Greenleaf C. George.

Office, No. 63 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$100,000 00	$103,718 75
Massachusetts State bonds, 5s,	15,000 00	16,275 00
Salem city bonds, 5s,	4,000 00	4,080 00
Cambridge city bonds, 5s,	11,000 00	11,137 50
Boston city bonds,	25,000 00	27,800 00
Lynn city bonds, 5s,	4,000 00	4,040 00
Northampton town bonds,	20,000 00	22,000 00

Worcester and Nashua Railroad bonds,			$15,000 00	$16,050 00
Boston Gas-Light Company bonds,			10,000 00	10,200 00
150 shares Fitchburg Railroad,			15,000 00	16,500 00
50 "	Old Colony Railroad,		5,000 00	4,718 75
25 "	Norwich and Worcester Railroad,		2,500 00	3,150 00
50 "	Vermont and Massachusetts R.R.,		5,000 00	5,500 00
100 "	Shawmut National Bank,		10,000 00	11,800 00
50 "	National Revere Bank,		5,000 00	5,412 50
			$246,500 00	$262,382 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Equitable Trust Company,	$2,750 00	$2,500 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$108,000 00	
Interest due or accrued thereon,	2,472 29	
Stocks, bonds, etc., as per schedule,	262,382 50	
Loans on collateral security, as per schedule,	2,500 00	
Cash in the office of the company,	3,469 24	
deposited in National City Bank,	3,493 06	
Interest due and accrued,	3,219 29	
Premiums in course of collection (gross),	8,285 04	
Notes taken for fire risks,	833 33	
Gross Assets,		$394,654 75

Liabilities.

Losses claimed and reported,	$6,186 00	
Unearned premiums on outstanding risks,	53,447 47	
Due and accrued for rent, salaries, etc.,	875 00	
State and local taxes,	669 00	
Commissions and brokerage,	1,242 75	
Gross Liabilities, except Capital,		62,420 22
Surplus as regards Policy-holders,		$332,234 53
Paid-up Capital,		200,000 00
Surplus over Capital,		$132,234 53

Income.

Cash received for fire premiums,	$86,399 76	
Deduct re-insurance, rebate, and return prem's,	9,069 09	
Net cash received for fire premiums,		$77,330 67

* Value of lands mortgaged,	$85,000 00
Value of buildings thereon,	80,100 00
Total value of property mortgaged,	$165,100 00
Amount of insurance held as collateral,	91,800 00

Interest received on bonds and mortgages,	$8,116 33
Interest and dividends received from all other sources,	14,633 65
Gross Cash Income,	$100,080 65

EXPENDITURES.

Cash paid for fire losses,	$50,025 90	
Deduct salvage and re-insurance,	187 57	
Net cash paid for fire losses,		49,838 33
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		11,535 33
paid for salaries of officers and employees,		11,250 00
paid for State and local taxes,		4,685 31
paid for rent and office expenses,		5,277 67
Gross Cash Expenditures,		$102,586 64

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,939,697 00	$126,602 98
written during 1877,	8,332,667 00	87,314 08
Total,	$17,272,364 00	$213,917 06
Deduct risks expired and terminated,	8,729,879 00	97,277 99
In force at end of year,	$8,542,485 00	$116,639 07
Deduct amount re-insured,	56,083 00	844 08
Net amount in force,	$8,486,402 00	$115,794 99

MISCELLANEOUS.

Premiums received from organization of company,	$522,198 82
Losses paid from organization of company,	158,654 70
Cash dividends declared from organization of company,	70,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	55,724 33
Company's stock owned by directors,	26,000 00

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, Feb. 10, 1845. Commenced business Feb. 20, 1845.]

PAID-UP CAPITAL, $17,000.

ARTEMAS PAINE, *President.* *Secretary*, ENOS N. YOUNG.

Office, No. 186 Commercial Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
120 shares Freeman's National Bank, Boston,	$12,000 00	$12,960 00
60 " First National Bank, Provincetown,	6,000 00	9,600 00
	$18,000 00	$22,560 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$22,560 00	
Cash in the office of the company,	113 38	
deposited in First National Bank,	3,197 30	
Premiums in course of collection (gross),	10,594 75	
Notes taken for marine and inland risks,	9,682 25	
Gross Assets,		$46,147 68

Liabilities.

Losses adjusted, unpaid,	$2,154 47	
claimed and reported,	4,500 00	
disputed or resisted,	2,800 00	
Total amount of losses,	$9,454 47	
Less re-insurance,	1,000 00	
Net amount of unpaid losses,	$8,454 47	
Unearned premiums on outstanding risks,	9,682 25	
Dividends to stockholders, unpaid,	363 00	
Due and accrued for rent, salaries, etc.,	685 00	
Due for borrowed money,	4,000 00	
Gross Liabilities, except Capital,		23,184 72
Surplus as regards Policy-holders,		$22,962 96
Paid-up Capital,		17,000 00
Surplus over Capital,		$5,962 96

Income.

Cash received for marine and inland prem's,	$17,539 72	
Deduct re-insurance, rebate and return prem's,	1,078 32	
Net cash received for marine and inl'd prem's,		$16,461 40
Interest and dividends received from all sources,		1,350 56
Gross Cash Income,		$17,811 96

Expenditures.

Cash paid for marine and inland losses,	$16,517 90	
Deduct salvage and re-insurance,	3,849 38	
Net cash paid for marine and inland losses,		$12,668 52
Cash dividends paid,		3,000 00
Cash paid for commissions and brokerage,		812 76
paid for salaries of officers and employees,		789 80
paid for State and local taxes,		304 11
Gross Cash Expenditures,		$17,575 19

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$130,115 00	$11,949 30
written during 1877,	294,707 00	15,051 36
Total,	$424,822 00	$27,000 66
Deduct risks expired and terminated,	302,347 00	17,318 41
In force at end of year,	$122,475 00	$9,682 25
Deduct amount re-insured,	7,500 00	455 00
Net amount in force,	$114,975 00	$9,227 25

FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February, 1871. Commenced business March, 1872.]

PAID-UP CAPITAL, $400,000.*

K. S. CHAFFEE, *President.* *Secretary*, H. D. BRADBURY.

Office, No. 60 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
116	shares Commerce National Bank Boston,	$11,600 00	$12,296 00
100	" Globe National Bank, Boston,	10,000 00	10,825 00
100	" Howard National Bank, Boston,	10,000 00	11,225 00
95	" Hamilton National Bank, Boston,	9,500 00	10,735 00
95	" Rockland National Bank, Boston,	9,500 00	13,110 00
146	" Merchants' National Bank, Boston,	14,600 00	19,272 00
63	" Hide & Leather Nat'l Bank, Boston,	6,300 00	6,741 00
60	" Redemption Nat'l Bank, Boston,	6,000 00	7,815 00
60	" First National Bank, Newburyport,	6,000 00	7,815 00
60	" First National Bank, Boston,	6,000 00	10,860 00
58	" Traders' National Bank, Boston,	5,800 00	5,814 50
50	" Second National Bank, Boston,	5,000 00	7,012 50
50	" Atlantic National Bank, Boston,	5,000 00	6,650 00
25	" Wachusett Nat'l Bank, Fitchburg,	2,500 00	2,637 50
27	" Faneuil Hall Nat'l Bank, Boston,	2,700 00	3,591 00
25	" Eliot National Bank, Boston,	2,500 00	2,750 00
30	" Exchange National Bank, Boston,	3,000 00	4,800 00
23	" People's National Bank, Boston,	2,300 00	3,398 25
15	" Market National Bank, Boston,	1,500 00	1,590 00
14	" Central National Bank, Lynn,	1,400 00	1,890 00
10	" Massachusetts Nat'l Bank, Boston,	2,500 00	2,787 50
10	" Northboro' Nat'l Bank, Northboro',	1,000 00	1,200 00
8	" Tremont Nat'l Bank, Boston,	800 00	862 00
6	" North Nat'l Bank, Boston,	600 00	708 00

*Since reduced to $300,000.

3 shares Bunker Hill National Bank, Boston,	$300 00	$511 50
20 " Freeman's National Bank, Boston,	2,000 00	2,160 00
31 " New England Nat'l Bank, Boston,	3,100 00	4,138 50
10 " Commonwealth Nat'l Bank, Boston,	1,000 00	1,050 00
5 " Boston and Albany Railroad, . .	500 00	625 00
Middlesex Railroad bonds, ...	8,500 00	9,180 00
Somerville town bonds, ...	25,000 00	27,500 00
United States bonds, ...	50,000 00	53,127 50
Toledo, Ohio, city bonds, ...	7,984 67	7,975 46
Minneapolis city bonds, 7s, ...	16,000 00	17,080 00
St. Paul city bonds, 7s, ...	6,000 00	6,000 00
	$246,484 67	$285,733 21

Securities held as collateral for cash loans:

	Market value.	Loaned thereon.
27 shares Brewers and Maltsters' Ins. Co., .	$1,080 00	$1,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate, .	$20,160 00	
Loans on mortgage of real estate (first liens *),	142,950 00	
Interest due and accrued thereon, . . .	5,628 68	
Stocks, bonds, etc., as per schedule, . .	285,733 21	
Loans on collateral security, as per schedule,	1,000 00	
Cash in the office of the company, . . .	700 69	
deposited in Nat'l B'k of the Commonwealth,	9,375 81	
Interest due and accrued, ...	2,290 42	
Premiums in course of collection (gross), .	43,142 17	
Notes taken for marine and inland risks, .	5,536 27	
Gross Assets, ...		$516,517 25

Liabilities.

Losses adjusted, unpaid, ...	$10,345 35	
claimed and reported, ...	2,374 00	
disputed or resisted, ...	4,300 00	
Total amount of losses, ...	$17,019 35	
Less re-insurance, ...	232 50	
Net amount of unpaid losses, ...	$16,786 85	
Unearned premiums on outstanding risks, .	128,900 92	
Dividends to stockholders unpaid, . . .	805 00	

* Value of lands mortgaged, ... $195,000 00
Value of buildings thereon, ... 125,000 00

Total value of property mortgaged, ... $320,000 00
Amount of insurance held as collateral, ... 95,100 00

Due and accrued for rent, salaries, etc.,	$3,000 00	
Commissions and brokerage,	2,000 00	
Gross Liabilities, except Capital,		$151,492 77
Surplus as regards Policy-holders,		$365,024 48
Paid-up Capital,		400,000 00
Impairment of Capital,		$34,975 52

Income.

Cash received for fire premiums,	$251,306 50	
Deduct re-insurance, rebate, and return prem's,	39,938 40	
Net cash received for fire premiums,		$211,368 10
Unpaid premium notes rec'd during the year,	$4,261 96	
Interest and dividends received from all sources,		26,249 97
Income from premium on gold,		1,546 00
Gross Cash Income,		$239,164 07

Expenditures.

Cash paid for fire losses,	$120,505 28	
Deduct salvage and re-insurance,	294 26	
Net cash paid for fire losses,		$120,211 02
Cash paid for commissions and brokerage,		46,874 92
paid for salaries of officers and employees,		4,715 14
paid for State and local taxes,		7,897 83
paid for office, agency, and incidental expenses,		25,233 36
Gross Cash Expenditures,		$204,932 27

Risks and Premiums.

		Premiums.
Fire risks written during 1877,	$16,651,340 00	$231,388 37
In force at end of year,	$17,385,436 00	$252,906 69
Deduct amount re-insured,	339,492 00	5,196 12
Net amount in force,	$17,045,944 00	$247,710 57

Miscellaneous.

Premiums received from organization of company,	$1,024,335 50
Losses paid from organization of company,	575,305 20
Cash dividends declared from organization of company,	59,250 00
Losses incurred during the year,	114,475 98
Company's stock owned by directors,	142,700 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

PAID-UP CAPITAL, $300,000.

THOMAS W. TUCKER, *President.* *Secretary*, HENRY C. SHORT.

Office, 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds,	$40,000 00	$43,250 00
Charlestown city bonds,	63,000 00	70,245 00
Lowell city bonds,	15,000 00	16,575 00
Chelsea city bonds,	4,000 00	4,400 00
Somerville city bonds,	20,000 00	22,000 00
Fall River city bonds,	30,000 00	33,150 00
Cambridge city bonds,	12,000 00	12,950 00
Lawrence city bonds,	18,000 00	19,890 00
Providence city loan,	20,000 00	20,000 00
Eastern Railroad bonds,	22,500 00	11,812 50
Worcester and Nashua Railroad bonds,	10,000 00	10,000 00
Boston Gas Light Company bonds,	10,000 00	10,300 00
South Boston Gas Light Company notes,	10.000 00	10,000 00
United States bonds,	100,000 00	105,500 00
Corporation notes,	55,000 00	54,175 00
	$429,500 00	$444,247 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills,	$28,800 00	$25,000 00
3 " Amoskeag Manufacturing Co.,	4,500 00	5,000 00
25 " South Boston Gas Light Company,	2,975 00	
United States 10-40 bond,	1,075 00	1,000 00
" " " "	1,075 00	1,000 00
	$38,425 00	$32,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens),*	$181,500 00
Interest due or accrued thereon,	2,532 87
Stock, bonds, etc., as per schedule,	444,247 50
Loans on collateral security, as per schedule,	32,000 00
Cash in the office of the company,	451 22
deposited in the Third National Bank,	7,522 37

* Value of lands mortgaged, $161,100 00
Value of buildings thereon, 185,300 00

Total value of property mortgaged, $346,400 00
Amount of insurance held as collateral, 165,100 00

Interest due and accrued,	$6,352 55	
Premiums in course of collection (gross),	10,210 53	
Gross Assets,		$684,817 04

Liabilities.

Losses adjusted, unpaid,	$2,139 28	
claimed and reported,	3,063 70	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	107,681 28	
Dividends to stockholders unpaid,	105 00	
Due and accrued for rent, salaries, etc.,	1,151 94	
Commissions and brokerage,	403 05	
Return premiums,	17 95	
Gross Liabilities, except Capital,		117,062 20
Surplus as regards Policy-holders,		$567,754 84
Paid-up Capital,		300,000 00
Surplus over Capital,		$267,754 84

Income.

Cash received for fire premiums,	$127,320 68	
Deduct re-insurance, rebate, and return prem's,	9,675 70	
Net cash received for fire premiums,		$117,644 98
Interest received on bonds and mortgages,		13,148 56
Interest and dividends received from all other sources,		25,615 42
Income from sale of map,		25 00
Gross Cash Income,		$156,433 96

Expenditures.

Cash paid for fire losses,	$63,460 53	
Deduct salvage and re-insurance,	227 18	
Net cash paid for fire losses,		$63,233 35
Cash dividends paid,		30,295 00
Cash paid for commissions and brokerage,		13,512 10
for salaries of officers and employees,		12,174 96
for State and local taxes,		7,912 70
for office, agency, and incidental expenses,		7,358 19
Gross Cash Expenditures,		$134,486 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$20,299,765 00	$290,555 73
written during 1877,	12,854,294 00	124,070 25
Total,	$33,154,059 00	$414,625 98

Deduct risks expired and terminated, .	$14,111,232 00	$150,288 89
In force at end of year, ...	$19,042,827 00	$264,337 09
Deduct amount re-insured, . . .	16,416 00	130 06
Net amount in force, . . .	$19,026,411 00	$264,207 03

Miscellaneous.

Premiums received from organization of company, . .	$824,933 02
Losses paid from organization of company, ...	305,179 05
Cash dividends declared from organization of company, .	105,000 00
Dividends declared during the year (10 per cent), . . .	30,000 00
Losses incurred during the year, ...	63,310 96
Company's stock owned by directors, ...	19,500 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business January, 1869.]

Paid-up Capital, $200,000.

Charles B. Pratt, *President.* *Secretary*, R. James Tatman.

Office, No. 410 Main Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, ...	$1,000 00	$1,044 88
Worcester city bonds, ...	3,500 00	3,902 50
Springfield city bonds, ...	6,000 00	7,080 00
New London city bonds, ...	10,000 00	11,075 00
Worcester and Nashua R. R. bonds, . .	500 00	492 50
Boston, Barre, and Gardner R. R. bonds, .	17,000 00	18,020 00
Fitchburg and Worcester R. R. bonds, . .	5,000 00	5,000 00
Providence and Worcester R. R. stock, . .	5,000 00	5,000 00
First National Bank (Worcester), stock, .	10,200 00	14,790 00
	$58,200 00	$66,404 88

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago, Danville, and Vincennes R. R. bonds,	$900 00	$415 50
United States bonds, ...	528 75	550 00
8 shares Grafton National Bank, . . .	944 00	400 00
25 " Taylor and Farley Organ Company,	2,500 00	2,000 00
220 " First National Bank, Worcester, .	31,900 00	30,000 00
	$36,772 75	$33,365 50

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$166,925 00	
Interest due or accrued thereon,	3,053 32	
Stocks, bonds, etc., as per schedule,	66,404 88	
Loans on collateral security, as per schedule,	33,365 50	
Cash in the office of the company,	5,992 71	
deposited in First National Bank	23,057 88	
Interest due and accrued,	606 66	
Premiums in course of collection (gross),	11,526 61	
Gross Assets,		$310,932 56

Liabilities.

Losses adjusted, unpaid,	$915 00	
claimed and reported,	8,680 67	
disputed or resisted,	2,800 00	
Unearned premiums on outstanding risks,	66,279 51	
Commissions and brokerage,	1,728 99	
Gross Liabilities, except Capital,		80,404 17
Surplus as regards Policy-holders,		$230,528 39
Paid-up Capital,		200,000 00
Surplus over Capital,		$30,528 39

Income.

Cash received for fire premiums,	$127,658 24	
Deduct re-insurance, rebate, and return prem's,	11,733 61	
Net cash received for fire premiums,		$115,924 63
Interest received on bonds and mortgages,		11,041 22
Interest and dividends received from all other sources,		5,799 93
Received for increased capital, $50,000		
Gross Cash Income,		$132,765 78

Expenditures.

Cash paid for fire losses,		$63,049 26
Cash dividends paid,		15,000 00
Stock dividends declared, $50,000		
Cash paid for commissions and brokerage,		18,923 43
for salaries of officers and employees,		5,266 66
for State and local taxes,		3,627 60
for office, agency, and incidental expenses,		8,147 00
Gross Cash Expenditures,		$114,013 95

* Total value of property mortgaged, $375,993 00
Amount of insurance held as collateral, 108,230 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,896,778 00	$113,531 69
written during 1877,	9,221,445 00	127,658 24
Total,	$16,118,223 00	$241,189 93
Deduct risks expired and terminated,	7,401,676 00	110,294 45
In force at end of year,	$8,716,547 00	$130,895 48
Deduct amount re-insured,	43,850 00	491 73
Net amount in force,	$8,672,697 00	$130,403 75

Miscellaneous.

Premiums received from organization of company,	$1,089,092 00
Losses paid from organization of company,	666,816 69
Cash dividends declared from organization of company,	56,000 00
Dividends declared during the year, Cash,	15,000 00
Dividends declared during the year, Stock,	50,000 00
Losses incurred during the year,	68,872 58
Company's stock owned by directors,	68,200 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business, Feb. 15, 1873.]

Paid-up Capital, $200,000.

William M. Byrnes, *President.* *Secretary*, Edmund B. Whitney.

Office, No. 46 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s, gold, 1881,	$15,000 00	$16,500 00
Boston city bonds, gold,	25,000 00	27,643 75
Worcester city bonds, 6s,	5,000 00	5,500 00
Medford town notes,	25,000 00	26,025 00
Boston and Lowell Railroad notes,	20,000 00	20,350 00
Eastern Railroad bonds, gold,	7,000 00	3,780 00
100 shares Jamaica Plain Gas Light Co.,	10,000 00	12,250 00
South Boston Gas Light Co., notes,	10,000 00	10,000 00
100 shares Merchandise Nat'l Bank, Boston,	10,000 00	10,100 00
	$127,000 00	$132,148 75

Securities held as collateral for cash loans:

		Market value.	Loaned thereon.
450 shares	Boston Wharf Company,	$18,000 00	$15,000 00
11 "	Boylston National Bank,	1,298 00	2,111 00
9 "	Russell Mills,	900 00	
130 "	Alliance Insurance Company,	13,000 00	12,350 00
		$33,198 00	$29,461 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,		$37,000 00	
Loans on mortgage of real estate (first liens *),		45,300 00	
Interest due or accrued thereon,		2,404 00	
Stocks, bonds, etc., as per schedule,		132,148 75	
Loans on collateral security, as per schedule,		29,461 00	
Cash in the office of the company,		679 20	
deposited in National Union Bank,		7,506 18	
Interest due and accrued,		2,240 04	
Premiums in course of collection (gross).		7,118 76	
Rents due and accrued,	$606 25		
Re-insurance due,	1,128 94		
		1,735 19	
Gross Assets,			$265,593 12

Liabilities.

Losses claimed and reported,		$7,928 00	
Unearned premiums on outstanding risks,		48,752 65	
Commissions and brokerage,		621 93	
Gross Liabilities, except Capital,			57,302 58
Surplus, as regards policy-holders,			$208,290 54
Paid-up Capital,			200,000 00
Surplus over Capital,			$8,290 54

Income.

Cash received for fire premiums,		$82,735 44	
Deduct re-ins., rebate, and return prem's,		6,171 66	
Net cash received for fire premiums,			$76,563 78
Interest received on bonds and mortgages,			1,878 00
Interest and dividends received from all sources,			9,852 34
Gross Cash Income,			$88,294 12

Expenditures.

Cash paid for fire losses,		$42,701 83	
Deduct salvage and re-insurance,		45 71	
Net cash paid for fire losses,			$42,656 12
Cash dividends paid,			20,000 00
Cash paid for commissions and brokerage,			11,196 00
for salaries of officers and employees,			12,232 00
for State and local taxes,			2,452 44
office, agency, and incidental expenses,			8,586 40
Gross Cash Expenditures,			$97,122 96

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* Value of lands mortgaged,	$26,700 00
Value of buildings thereon,	42,700 00
Total value of property mortgaged,	$69,400 00
Amount of insurance held as collateral,	37,300 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,881,620 00	$116,210 70
written during 1877,	8,218,847 00	79,034 79
Total,	$17,100,467 00	$195,245 49
Deduct risks expired and terminated,	8,316,960 00	87,112 66
In force at end of year,	$8,783,507 00	$108,132 83

Miscellaneous.

Premiums received from organization of company,	$534,204 98
Losses paid from organization of company,	244,655 39
Cash dividends declared from organization of company,	60,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	47,485 51
Company's stock owned by directors,	28,300 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business, March 28, 1870.]

Paid-up Capital, $100,000.

R. R. Fears, *President.* *Secretary*, John Cunningham.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds,		$15,000 00	$15,850 00
44 shares	Gloucester National Bank,	4,400 00	6,248 00
100 "	Cape Ann National Bank,	10,000 00	16,200 00
20 "	North National Bank, Boston,	2,000 00	2,360 00
50 "	Exchange National Bank, Boston,	5,000 00	8,000 00
100 "	Revere National Bank, Boston,	10,000 00	10,800 00
20 "	First National Bank, Boston,	2,000 00	3,620 00
10 "	Commonwealth Nat'l B'k, Boston,	1,000 00	1,040 00
10 "	Mutual Redemption Bank, Boston,	1,000 00	1,300 00
36 "	Eliot National Bank, Boston,	3,600 00	3,960 00
30 "	Second National Bank, Boston,	3,000 00	4,200 00
7 "	Boston National Bank, Boston,	700 00	770 00
20 "	Washington Na'l Bank, Boston,	2,000 00	2,620 00
6 "	Howard National Bank, Boston,	600 00	672 00
50 "	Eastern Railroad,	5,000 00	225 00
10 "	Great Falls and Conway Railroad,	1,000 00	30 00
20 "	Fitchburg Railroad,	2,000 00	2,200 00
35 "	Old Colony Railroad,	3,500 00	3,360 00
20 "	Boston and Albany Railroad,	2,000 00	2,500 00
50 "	Gloucester Gas-Light Company,	2,500 00	3,250 00
Eastern Railroad bonds,		6,500 00	3,380 00

Chicago, Burlington, and Quincy R.R. bonds,	$2,000 00	$2,040 00
Boston city bonds,	4,000 00	4,520 00
Cambridge city bonds,	5,000 00	5,350 00
	$93,800 00	$104,495 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds,	$6,300 00	$6,000 00
20 shares City National Bank,	2,160 00	2,000 00
	$8,460 00	$8,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$48,600 00	
Interest due or accrued thereon,	1,139 17	
Stocks, bonds, etc., as per schedule,	104,495 00	
Loans on collateral security, as per schedule,	8,000 00	
Cash in the office of the company,	77 68	
deposited in City National Bank,	11,392 10	
Interest due and accrued,	105 46	
Premiums in course of collection (net),	8,716 30	
Notes taken for marine and inland risks,	10,869 03	
Premiums more than 3 mo's due, $189 38		
Office furniture, 100 00		
Gross Assets,		$193,394 74

Liabilities.

Losses adjusted, unpaid,	$8,160 08	
claimed and reported,	10,379 93	
Unearned premiums on outstanding risks,	48,788 28	
Dividends to stockholders unpaid,	278 00	
Due and accrued for rent, salaries, etc.	370 99	
Gross Liabilities, except Capital,		67,977 28
Surplus as regards Policy-holders,		$125,417 46
Paid-up Capital,		100,000 00
Surplus over Capital,		$25,417 46

Income.

Cash received for fire premiums,	$54,659 18	
Deduct re-insurance, rebate, and return prem's,	5,234 89	
Net cash received for fire premiums,		$49,424 29

* Value of lands mortgaged, $44,200 00
Value of buildings thereon, 66,200 00

Total value of property mortgaged, $110,400 00
Amount of insurance held as collateral, 49,100 00

Cash received for marine and inland prem's,	$15,398 61	
Deduct re-insurance, rebate, and return prem's,	906 05	
Net cash received for marine and inl'd prem's,		$14,492 56
Unpaid premium notes rec'd during the year,	$10,692 03	
Interest received on bonds and mortgages,		5,232 13
Interest and dividends received from all other sources,		4,373 52
Income from rent,	$125 00	
Return tax,	854 43	
		979 43
Gross Cash Income,		$74,501 93

Expenditures.

Cash paid for fire losses,	$42,046 76
for marine and inland losses,	11,910 13
dividends paid,	3,972 00
paid for commissions and brokerage,	9,309 61
for salaries of officers and employees,	5,608 62
for State and local taxes,	1,907 31
for interest,	115 70
Gross Cash Expenditures,	$74,870 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$4,590,949 50	$78,306 53
written during 1877,	3,613,143 41	58,732 86
Total,	$8,204,092 91	$137,039 39
Deduct risks expired and terminated,	3,873,027 56	65,884 81
In force at end of year,	$4,331,065 35	$71,154 58
Marine risks outstanding Dec. 31, 1876,	$56,000 00	$3,113 25
written during 1877,	891,812 16	25,710 75
Total,	$947,812 16	$28,824 00
Deduct risks expired and terminated,	690,627 56	15,214 89
In force at end of year,	$257,184 60	$13,609 11
Deduct amount re-insured,	14,103 00	396 25
Net amount in force,	$243,081 60	$13,212 86

Miscellaneous.

Premiums received from organization of company,	$413,014 68
Losses paid from organization of company,	275,673 91
Cash dividends declared from organization of company,	30,000 00
Dividends declared during the year (4 per cent.),	4,000 00
Losses incurred during the year,	61,645 28
Company's stock owned by directors,	32,700 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $500,000.

SAMUEL GOULD, *President.* *Secretary*, JAMES J. GOODRICH.

Office, No. 59 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares National City Bank,	$20,000 00	$23,100 00
150 " Shawmut National Bank,	15,000 00	17,718 00
250 " Second National Bank,	25,000 00	35,062 00
200 " Shoe and Leather National Bank,	20,000 00	23,200 00
150 " Hamilton National Bank,	15,000 00	16,950 00
150 " National Eagle Bank,	15,000 00	16,200 00
Cheshire Railroad bonds,	52,000 00	50,570 00
Boston and Lowell Railroad bonds,	100,000 00	107,500 00
Middlesex Railroad bonds,	25,000 00	27,000 00
Somerville Railroad stock,	2,000 00	1,900 00
	$289,000 00	$319,200 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Panama Railroad,	$11,400 00	$10,000 00
53 " Middlesex Railroad,	4,942 00	1,600 00
8 " Franklin Company,	568 00	500 00
10 " " "	710 00	650 00
25 " Androscoggin Mills,	2,525 00	
8 " Lowell Machine Shop,	5,800 00	10,000 00
5 " Lowell Manufacturing Company,	3,625 00	
50 " Boston Machine Company,	25,000 00	
250 " Forbes Lithograph Manuf. Co.,	25,000 00	25,000 00
140 " National City Bank,	16,170 00	8,500 00
42 " Boston Gas-Light Company,	34,020 00	13,000 00
18 " Union Market National Bank,	1,350 00	1,600 00
288 " Metropolitan Insurance Company,	5,760 00	4,500 00
26 " Boston and Lowell Railroad,	9,236 00	
5 " York Manufacturing Company,	6,875 00	
401 " Cheshire Railroad,	14,800 00	47,000 00
165 " Pa. Salt Manufacturing Company,	11,500 00	
Michigan Central Railroad bonds,	3,600 00	
Middlesex Railroad bonds,	2,160 00	
190 shares Franklin Company,	14,200 00	
Middlesex Railroad bonds,	10,800 00	
142 shares Middlesex Railroad,	13,236 00	25,000 00
New York and New England Railroad bonds,	4,250 00	

1 share Pepperell Manufacturing Company,	$775 00	
27 shares Androscoggin Mills,	2,727 00	$5,500 00
50 " Franklin Company,	3,550 00	
240 " Chicago, B. and Q. Railroad,	24,690 00	25,000 00
Rutland Railroad bonds,	8,000 00	
400 shares Crescent Mills,	40,000 00	40,000 00
100 " South Boston Iron Company,	25,000 00	12,387 00
25 " American Linen Company,	28,750 00	25,000 00
	$361,019 00	$255,237 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$80,000 00	
Loans on mortgage of real estate (first liens),	82,400 00	
Interest due or accrued thereon,	2,786 75	
Stocks, bonds, etc., as per schedule,	319,200 00	
Loans on collateral security, as per schedule,	255,237 00	
Cash in the office of the company,	13,595 04	
deposited in various banks,	297,480 10	
Interest due and accrued,	6,321 72	
Premiums in course of collection (net),	22,739 92	
Notes taken for marine and inland risks,	67,619 55	
Rents due, $1,650 00		
Re-insurance and salvage, 10,000 00		
	11,650 00	
Gross Assets,		$1,159,030 08

Liabilities.

Losses in process of adjustment,	$57,000 00	
Unearned premiums on outstanding risks,	342,555 02	
Unused balances of premium notes,	3,865 00	
Dividends to stockholders unpaid,	550 00	
Due and accrued for rent, salaries, etc.,	875 00	
Gross Liabilities, except Capital,		404,845 02
Surplus as regards Policy-holders,		$754,185 06
Paid-up Capital,		500,000 00
Surplus over Capital,		$254,185 06

Income.

Cash received for fire premiums,	$260,851 56	
Deduct re-ins., rebate, and return premiums,	23,759 91	
Net cash received for fire premiums,		$237,091 65
Cash rec'd for marine and inland premiums,	$169,489 21	
Deduct re-ins., rebate, and return premiums,	29,321 52	
Net cash rec'd for marine and inland prem's,		140,167 69
Interest received on bonds and mortgages,		4,109 25
Interest and dividends received from all other sources,		43,189 48
Income from rents,		6,775 90
Gross Cash Income,		$431,333 97

Expenditures.

Cash paid for fire losses,	$170,032 80	
Deduct salvage and re-insurance,	8,206 13	
Net cash paid for fire losses,		$161,826 67
Cash paid for marine and inland losses,	$190,642 93	
Deduct salvage and re-insurance,	11,667 84	
Net cash paid for marine and inland losses,		178,975 09
Cash dividends paid,		49,450 00
paid for commissions and brokerage,		10,022 38
paid for salaries of officers and employees,		41,301 03
for State and local taxes,		11,489 03
for office, agency, and incidental expenses,		30,427 03
Gross Cash Expenditures,		$483,491 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$30,579,097 00	$341,437 82
written during 1877,	32,701,879 00	272,022 55
Total,	$63,280,976 00	$613,460 37
Deduct risks expired and terminated,	27,867,341 00	268,024 84
In force at end of year,	$35,413,635 00	$345,435 53
Deduct amount re-insured,	311,345 00	1,968 54
Net amount in force,	$35,102,290 00	$343,466 99
Marine risks outstanding Dec. 31, 1876,	$3,678,829 00	$181,843 06
written during 1877,	13,427,259 00	153,953 48
Total,	$17,106,088 00	$335,796 54
Deduct risks expired and terminated,	11,677,768 00	156,175 79
In force at end of year,	$5,428,320 00	$179,620 75
Deduct amount re-insured,	35,814 00	798 53
Net amount in force,	$5,392,506 00	$178,822 22

Miscellaneous.

Premiums received from organization of company,	$2,615,324 45
Losses paid from organization of company,	1,328,511 84
Cash dividends declared from organization of company,	175,000 00
Dividends declared during the year (10 per cent),	50,000 00
Losses incurred during the year,	308,601 76
Company's stock owned by directors,	61,100 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $400,000.

GEORGE R. ROGERS, *President.* *Secretary*, B. F. FIELD, JUN.

Office, 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	Atlantic National Bank,	$10,000 00	$13,300 00
200 "	City National Bank,	20,000 00	23,000 00
200 "	Columbian National Bank,	20,000 00	27,200 00
214 "	Eagle National Bank,	21,400 00	23,112 00
300 "	Globe National Bank,	30,000 00	32,400 00
120 "	Hamilton National Bank,	12,000 00	13,440 00
160 "	New England National Bank,	16,000 00	21,280 00
200 "	North National Bank,	20,000 00	23,600 00
37 "	Railroad National Bank,	3,700 00	4,255 00
178 "	State National Bank,	17,800 00	19,402 00
535 "	Suffolk National Bank,	53,500 00	63,130 00
200 "	Tremont National Bank,	20,000 00	21,500 00
200 "	Union National Bank,	20,000 00	27,800 00
200 "	Boston and Providence Railroad,	20,000 00	22,000 00
100 "	Lyman Mills,	10,000 00	7,200 00
New Bedford Railroad bonds,		30,000 00	28,500 00
Boston and Albany Railroad bonds,		30,000 00	34,500 00
Boston and Maine Railroad bonds,		10,000 00	11,000 00
Boston and Lowell Railroad bonds,		15,000 00	15,000 00
Fitchburg Railroad bonds,		25,000 00	28,250 00
Charlestown water loan bonds,		10,000 00	11,100 00
Boston city bonds, 6s,		65,000 00	72,800 00
United States bonds, 5s, registered, 1881,		10,000 00	10,550 00
		$489,400 00	$554,319 00

Securities held as collateral for cash loans : —

		Market value.	Loaned thereon.
United States bonds, 5s, 1881,		$6,857 50	$6,500 00
City of Lawrence water loan,		1,100 00	1,000 00
32 shares	Boston and Albany Railroad,	3,936 00	3,500 00
10 "	State National Bank,	1,090 00	600 00
3 "	Pepperell Manufacturing Company,	2,325 00	1,000 00
		$15,308 50	$12,600 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),*	$26,500 00	
Interest due or accrued thereon,	535 00	
Stocks, bonds, etc., as per schedule,	554,319 00	
Loans on collateral security, as per schedule,	12,600 00	
Cash in the office of the company,	1,293 97	
deposited in various banks,	61,232 72	
Interest due and accrued,	5,595 83	
Premiums in course of collection (gross),	1,666 89	
Notes taken for marine and inland risks,	55,464 50	
Premiums more that three months due, $97 50		
Gross Assets,		$719,207 91

Liabilities.

Losses claimed and reported,	$19,600 00	
Unearned premiums on outstanding risks,	107,705 87	
Dividends to stockholders unpaid,	725 00	
Due and accrued for rent, salaries, etc.,	1,508 00	
Commissions and brokerage,	113 64	
Gross Liabilities, except Capital,		129,652 51
Surplus as regards Policy-Holders,		$589,555 40
Paid-up Capital,		400,000 00
Surplus over Capital,		$189,555 40

Income.

Cash received for fire premiums,	$42,619 26	
Deduct re-insurance, rebate, and return prem's,	4,924 40	
Net cash received for fire premiums,		$37,694 86
Cash received for marine and inland prem's,	$103,256 09	
Deduct re-insurance, rebate, and return prem's,	18,892 97	
Net cash received for marine and inl'd prem's,		84,363 12
Unpaid premium notes received during the year,	$55,464 50	
Interest and dividends from all sources,		34,309 94
Gross Cash Income,		$156,367 92

* Value of lands mortgaged, $12,200 00
Value of buildings thereon, 22,900 00

Total value of property mortgaged, $35,100 00
Amount of insurance held as collateral, 26,000 00

Expenditures.

Cash paid for fire losses,		$15,786 38
paid for marine and inland losses,	$53,295 76	
Deduct salvage and re-insurance,	5,368 24	
Net cash paid for marine and inland losses,		$47,927 52
Cash dividends paid,		35,463 00
Cash paid for commissions and brokerage,		5,660 27
for salaries of officers and employees,		12,368 00
for State and local taxes,		1,653 08
for office and incidental expenses,		10,903 82
Gross Cash Expenditures,		$129,762 07

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,893,963 00	$64,962 13
written during 1877,	9,755,406 00	42,402 08
Total,	$16,649,369 00	$107,364 21
Deduct risks expired and terminated,	7,902,976 00	31,276 87
In force at end of year,	$8,746,393 00	$76,087 34
Deduct amount re-insured,	308,658 00	1,906 10
Net amount in force,	$8,437,735 00	$74,181 24
Marine risks outstanding Dec. 31, 1876,	$4,303,825 00	$58,747 34
written during 1877,	4,915,692 00	67,865 07
Total,	$9,219,517 00	$126,612 41
Deduct risks expired and terminated,	3,564,625 00	50,924 74
In force at end of year,	$5,654,892 00	$75,687 67
Deduct amount re-insured,	149,665 00	9,090 00
Net amount in force,	$5,505,227 00	$66,597 67

Miscellaneous.

Premiums received from organization of company,	$4,663,080 35
Losses paid from organization of company,	3,680,462 18
Cash dividends declared from organization of company,	1,614,500 00
Dividends declared during the year,	35,000 00
Losses incurred during the year,	78,508 52
Company's stock owned by directors,	35,100 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

GEORGE F. OSBORNE, *President.* *Secretary*, EUGENE B. HINKLEY.

Office, No. 64 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank,	$70,000 00	$75,425 00
100 " National Union Bank,	10,000 00	13,900 00
30 " Massachusetts National Bank,	7,500 00	8,362 50
75 " Hamilton National Bank,	7,500 00	8,475 00
101 " Suffolk National Bank,	10,100 00	11,918 00
36 " Globe National Bank,	3,600 00	3,897 00
150 " Revere National Bank,	15,000 00	16,312 50
16 " Everett National Bank,	1,600 00	1,760 00
22 " National Bank of Redemption,	2,200 00	2,865 50
27 " Shoe and Leather National Bank,	2,700 00	3,132 00
100 " Boston and Providence Railroad,	10,000 00	11,100 00
United States bonds,	100,000 00	105,000 00
Boston and Maine Railroad bonds, 7s,	30,000 00	33,075 00
Fitchburg Railroad bonds, 7s,	10,000 00	11,300 00
" city bonds, 6s,	30,000 00	33,075 00
Brookline water loan, 7s,	10,000 00	11,800 00
Burlington and Mo. River, Neb., bonds, 8s,	20,000 00	21,750 00
Union Pacific R. R. 1st mortgage bonds,	20,000 00	20,875 00
" " " land grant bonds,	30,000 00	30,450 00
Corporation notes, indorsed,	. . .	35,000 00
Personal notes, indorsed,	. . .	6,000 00
	$390,200 00	$465,472 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds, 6s,	$11,742 50	$11,000 00
200 shares Chicago, Burlington, & Quincy R.R.,	20,575 00	18,000 00
	$32,317 50	$29,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$10,000 00
Interest due or accrued thereon,	281 67
Stocks, bonds, etc., as per schedule,	465,472 50

* Value of lands mortgaged,	$16,000 00
Value of buildings thereon,	28,000 00
Total value of property mortgaged,	$44,000 00

Loans on collateral security, as per schedule,	$29,000 00	
Cash in the office of the company,	1,917 09	
deposited in Tremont National Bank,	16,893 32	
Interest due and accrued,	6,913 49	
Premiums in course of collection (gross),	6,779 67	
Notes taken for marine and inland risks,	74,744 92	
Premiums more than 3 months due, $443 65		
Gross Assets,		$612,002 66

LIABILITIES.

Losses claimed and reported,	$37,000 00	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	115,577 73	
Commissions and brokerage,	550 00	
Gross Liabilities, except Capital,		155,627 73
Surplus as regards Policy-holders,		$456,374 93
Paid-up Capital,		300,000 00
Surplus over Capital,		$156,374 93

INCOME.

Cash received for fire premiums,	$76,350 65	
Deduct re-insurance, rebate, and return prem's,	3,685 34	
Net cash received for fire premiums,		$72,665 31
Cash received for marine and inland prem's,	$111.889 49	
Deduct re-insurance, rebate, and return prem's,	4,654 82	
Net cash received for marine and inland prem's,		107,234 67
Unpaid premium notes received during the year,	$56,120 62	
Interest received on bonds and mortgages,		1,200 00
Interest and dividends received from all other sources,		25,315 27
Gross Cash Income,		$206,415 25

EXPENDITURES.

Cash paid for fire losses,	$49,490 64	
Deduct salvage and re-insurance,	82	
Net cash paid for fire losses,		$49,489 82
Cash paid for marine and inland losses,	$79,402 90	
Deduct salvage and re-insurance,	983 40	
Net cash paid for marine and inland losses,		78,419 50
Cash dividends paid,		30,000 00
Cash paid for commissions and brokerage,		12,650 13
paid for salaries of officers and employees,		14,616 69
paid for State and local taxes,		4,121 21
paid for all other items; viz, rent, $4,056.06; office and incidental expenses, $3,960.34,		8,016 40
Gross Cash Expenditures,		$197,313 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,956,288 00	$111,421 32
written during 1877,	7,136,565 00	74,285 60
Total,	$15,092,853 00	$185,706 92
Deduct risks expired and terminated,	7,809,637 00	86,915 86
In force at end of year,	$7,283,216 00	$98,791 06
Deduct amount re-insured,	2,500 00	38 50
Net amount in force,	$7,280,716 00	$98,752 56
Marine risks outstanding Dec. 31, 1876,	$3,224,373 00	$101,019 67
written during 1877,	2,413,539 00	75,499 98
Total,	$5,637,912 00	$176,519 65
Deduct risks expired and terminated,	3,214,222 00	104,803 16
In force at end of year,	$2,423,690 00	$71,716 49
Deduct amount re-insured,	7,000 00	630 00
Net amount in force,	$2,416,690 00	$71,086 49

Miscellaneous.

Premiums received from organization of company,	$1,130,893 27
Losses paid from organization of company,	676,647 19
Cash dividends declared from organization of company,	120,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	113,909 32
Company's stock owned by directors,	47,100 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $200,000.

Albert Bowker, *President.* *Secretary*, E. E. Patridge.

Office, No. 1 Old State House.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds, 5s,	$20,000 00	$21,050 00
Cambridge city bonds,	10,000 00	10,600 00
Eastern Railroad bonds,	21,000 00	11,130 00
Columbian National Bank stock,	5,000 00	6,812 00
Merchants' National Bank stock,	10,000 00	13,200 00
State National Bank stock,	10,000 00	10,900 00
Eleventh Ward National Bank stock (cost),	–	13,769 58
	$76,000 00	$87,461 58

Summary of Assets, Dec. 31, 1877.

Cost value of unencumbered real estate,		$27,505 15	
Loans on mortgage of real estate (first liens *),		176,337 98	
Interest due or accrued thereon,		8,883 17	
Stocks, bonds, etc., as per schedule,		87,461 58	
Cash in the office of the company,		864 63	
deposited in the Merchants' Nat'l Bank,		6,547 34	
Premiums in course of collection (gross),		3,398 24	
Bills receivable,		13,113 45	
Premiums more than 3 months due,	$292 39		
Gross Assets,			$324,111 54

Liabilities.

Unearned premiums on outstanding risks,		$41,679 55	
Commissions and brokerage,		252 48	
Return premiums,	$74 52		
Re-insurance,	120 47		
		194 99	
Gross Liabilities except Capital,			42,127 02
Surplus as regards Policy-holders,			$281,984 52
Paid-up Capital,			200,000 00
Surplus over Capital,			$81,984 52

Income.

Cash received for fire premiums,		$49,512 19	
Deduct re-insurance, rebate, and return prem's,		5,814 25	
Net cash received for fire premiums,			$43,697 94
Interest received on bonds and mortgages,			13,261 29
Interest and dividends received from all other sources,			4,785 20
Gross Cash Income,			$61,744 43

Expenditures.

Cash paid for fire losses,		$21,709 11	
Deduct salvage and re-insurance,		640 49	
Net cash paid for fire losses,			$21,068 62
Cash dividends paid,			20,000 00
Cash paid for commissions and brokerage,			3,763 03
paid for salaries of officers and employees,			11,315 78
paid for State and local taxes,			3,575 45
paid for office, agency, and incidental expenses,			5,319 11
Gross Cash Expenditures,			$65,041 99

* Total value of property mortgaged, ... $339,400 00
Amount of insurance held as collateral, ... 114,019 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,821,381 00	$99,617 31
written during 1877,	7,183,616 00	49,247 33
Total,	$16,004,997 00	$148,864 64
Deduct risks expired and terminated,	6,340,649 00	45,615 41
In force at end of year,	$9,664,348 00	$103,249 23
Deduct amount re-insured,	331,467 00	4,210 87
Net amount in force,	$9,332,881 00	$99,038 36

Miscellaneous.

Premiums received from organization of company,	$323,890 73
Losses paid from organization of company,	79,119 96
Cash dividends declared from organization of company,	80,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	21,709 11
Company's stock owned by directors,	46,300 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

Paid-up Capital, $200,000.

Franklin Greene, *President.* *Secretary*, Francis H. Stevens.

Office, No. 56 Devonshire Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Worcester city bonds,	$40,000 00	$40,000 00
Boston city bonds,	10,000 00	10,650 00
Cincinnati city bonds,	25,000 00	25,000 00
Boston and Lowell Railroad bonds,	25,000 00	26,937 50
624 shares Webster National Bank,	62,400 00	63,024 00
112 " Atlas National Bank,	11,200 00	12,684 00
203 " Eliot National Bank,	20,300 00	22,330 00
50 " Central National Bank,	5,000 00	5,000 00
10 " Eagle National Bank,	1,000 00	1,080 00
100 " Merchandise National Bank,	10,000 00	10,025 00
105 " Market National Bank,	10,500 00	11,130 00
47 " New England National Bank,	4,700 00	6,274 50
120 " Tremont National Bank,	12,000 00	12,930 00
100 " Second National Bank,	10,000 00	14,025 00
100 " Blackstone National Bank,	10,000 00	10,437 50
10 " Automatic Signal Telegraph Co.,	1,000 00	1,000 00
	$258,100 00	$272,527 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
15 shares Middlesex Co.,	$2,565 00	$2,000 00
Atchison, Topeka, and Santa Fé R.R. bonds,	500 00	
Conn. and Passumpsic River R.R. bonds,	4,080 00	4,000 00
	$7,145 00	$6,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$80,000 00	
Interest due or accrued thereon,	1,981 01	
Stocks, bonds, etc., as per schedule,	272,527 50	
Loans on collateral security, as per schedule,	6,000 00	
Cash in the office of the company,	2,355 97	
deposited in Nat'l B'k of Commonw'lth,	18,958 15	
Interest due and accrued,	1,877 06	
Premiums in course of collection (gross),	13,872 06	
Gross Assets,		$397,571 75

Liabilities.

Losses adjusted, unpaid,	$3,135 94	
claimed and reported,	5,500 00	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	95,811 55	
Commissions and brokerage,	2,080 28	
Gross Liabilities, except Capital,		107,527 77
Surplus as regards Policy-holders,		$290,043 98
Paid-up Capital,		200,000 00
Surplus over Capital,		$90,043 98

Income.

Cash received for fire premiums,	$161,469 32	
Deduct re-insurance, rebate, and return prem's,	20,758 74	
Net cash received for fire premiums,		$140,710 58
Interest received on bonds and mortgages,		5,196 67
Interest and dividends received from all other sources,		16,566 03
Income from all other sources,		927 96
Gross Cash Income,		$163,401 24

* Value of lands mortgaged, $97,160 00
Value of buildings thereon. 45,000 00

Total value of property mortgaged, $142,160 00
Amount of insurance held as collateral, 44,000 00

Expenditures.

Cash paid for fire losses,	$74,835 85	
Deduct salvage and re-insurance,	2,828 22	
Net cash paid for fire losses,		$72,007 63
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		23,838 26
for salaries of officers and employees,		9,812 49
for State and local taxes,		2,560 48
office, agency, and incidental expenses,		12,099 20
Gross Cash Expenditures,		$140,318 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$13,869,137 00	$189,731 33
written during 1877,	15,120,412 00	161,530 77
Total,	$28,989,549 00	$351,262 10
Deduct risks expired and terminated,	13,930,989 00	156,093 84
In force at end of year,	$15,058,560 00	$195,168 26
Deduct amount re-insured,	161,479 00	1,866 02
Net amount in force,	$14,897,081 00	$193,302 24

Miscellaneous.

Premiums received from organization of company,	$700,583 71
Losses paid from organization of company,	254,360 62
Cash dividends declared from organization of company,	70,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	79,850 06
Company's stock owned by directors,	118,900 00

REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced May 6, 1875.]

Paid-up Capital, $200,000.

Joseph H. Wellman, *President.* *Secretary*, John W. Belches.

Office, No. 48 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 bonds,	$50,000 00	$52,037 50
87 shares Metropolitan National Bank,	8,700 00	8,004 00
50 " Tremont National Bank,	5,000 00	5,450 00
26 " Second National Bank,	2,600 00	3,666 00

50 shares Third National Bank,	$5,000 00	$5,150 00
50 " Boston National Bank,	5,000 00	5,650 00
50 " Boylston National Bank,	5,000 00	5,900 00
52 " Blackstone National Bank,	5,200 00	5,512 00
15 " Eagle National Bank,	1,500 00	1,620 00
20 " Mt. Vernon National Bank,	2,000 00	2,260 00
38 " Everett National Bank,	3,800 00	4,180 00
75 " National Bank of the Republic,	7,500 00	9,900 00
63 " National Bank of Redemption,	6,300 00	8,253 00
100 " Old Colony Railroad,	10,000 00	9,450 00
30 " Norwich and Worcester Railroad,	3,000 00	3,780 00
50 " Merchandise National Bank,	5,000 00	5,050 00
Cheshire Railroad bonds,	15,000 00	15,000 00
20 shares E. & T. Fairbanks & Co. stock,	10,000 00	11,000 00
South Boston Gas-Light Company notes,	10,000 00	10,000 00
	$160,600 00	$171,862 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
15 shares Broadway National Bank,	$1,200 00	$200 00
10 " Chicago, Burl., and Quincy Railroad,	1,010 00	250 00
50 " Metropolitan Horse-Railroad,	3,050 00	2,600 00
United States bond,	1,100 00	
	$6,360 00	$3,050 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens*),	$67,000 00	
Interest due or accrued thereon,	1,529 44	
Stocks, bonds, etc., as per schedule,	171,862 50	
Loans on collateral security, as per schedule,	3,050 00	
Cash in the office of the company,	1,628 11	
deposited in Everett National Bank,	12,320 83	
Interest due and accrued,	898 61	
Premiums in course of collection (gross),	15,954 01	
Gross Assets,		$274,243 50

Liabilities.

Losses adjusted, unpaid,	$264 98
disputed or resisted,	1,500 00
Unearned premiums on outstanding risks,	59,512 06

* Value of lands mortgaged, $32,200 00
Value of buildings thereon, 81,800 00

Total value of property mortgaged, $114,000 00
Amount of insurance held as collateral, 64,500 00

Due and accrued for rent, salaries, etc.,	$1,187 50	
Commissions and brokerage,	2,393 10	
Gross Liabilities, except Capital,		$64,857 64
Surplus as regards Policy-holders,		$209,385 86
Paid-up Capital,		200,000 00
Surplus over Capital,		$9,385 86

Income.

Cash received for fire premiums,	$101,894 90	
Deduct re-ins., rebate, and return premiums,	11,929 02	
Net cash received for fire premiums,		$89,965 88
Interest received on bonds and mortgages,		4,575 10
Interest and dividends received from all other sources,		8,378 67
Gross Cash Income,		$102,919 65

Expenditures.

Cash paid for fire losses,	$41,660 39	
Deduct salvage and re-insurance,	20 84	
Net cash paid for fire losses,		$41,639 55
Cash dividends paid,		10,000 00
paid for commissions and brokerage,		17,188 03
paid for salaries of officers and employees,		11,024 84
paid for State and local taxes,		4,166 50
paid for office, agency, and incidental expenses,		11,625 87
Gross Cash Expenditures,		$95,644 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,375,389 00	$78,260 37
written during 1877,	10,537,211 00	106,223 38
Total,	$16,912,600 00	$184,483 75
Deduct risks expired and terminated,	7,699,221 00	73,013 51
In force at end of year,	$9,213,379 00	$111,470 24
Deduct amount re-insured,	178,939 00	2,278 48
Net amount in force,	$9,034,440 00	$109,191 76

Miscellaneous.

Premiums received from organization of company,	$204,364 30
Losses paid from organization of company,	52,645 57
Cash dividends declared from organization of company,	10,000 00
Dividends declared during the year (5 per cent),	10,000 00
Losses incurred during the year,	43,418 92
Company's stock owned by directors,	28,400 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, $100,000.

WILLIAM NORTHEY, *President.* *Secretary*, F. P. RICHARDSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$35,000 00	$36,775 00
Burlington and Missouri Railroad bonds,	5,000 00	5,437 50
Cedar Rapids and Mo. River Railroad bonds,	5,000 00	5,062 50
Vt. Central and Vt. and Canada Rail'd bonds,	5,000 00	1,850 00
Cleveland city bonds, 7s,	10,000 00	10,787 50
Providence city (gold) bonds, 5s,	5,000 00	5,325 00
Cambridge city bonds,	10,000 00	11,200 00
Odgensburg and Lake Champlain R. R. bonds,	5,000 00	5,000 00
30 shares Mercantile National Bank, Salem,	3,000 00	3,540 00
81 " Merchants' National Bank, Salem,	4,050 00	5,427 00
73 " Exchange National Bank, Salem,	7,300 00	8,614 00
98 " First National Bank, Salem,	9,800 00	11,760 00
100 " Naumkeag National Bank, Salem,	10,000 00	15,000 00
93 " North National Bank, Boston,	9,300 00	10,974 00
100 " Second National Bank, Boston,	10,000 00	14,025 00
100 " Webster National Bank, Boston,	10,000 00	10,100 00
100 " Bank of Commerce, Boston,	10,000 00	10,600 00
51 " Atlantic National Bank, Boston,	5,100 00	6,783 00
30 " Merchants' National Bank, Boston,	3,000 00	3,960 00
16 " Shawmut National Bank, Boston,	1,600 00	1,890 00
21 " Boston National Bank, Boston,	2,100 00	2,315 25
	$165,250 00	$186,425 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Burlington and Mo. R. R. land mortgage, 7%,	$6,592 50	
Providence city (gold) bonds, 5s,	5,312 50	
Lansing, Jackson, and Saginaw 1st mort. b'nd,	935 00	$13,000 00
Union Pacific (sinking fund) Railroad bond,	912 50	
Cin., Sandusky, and Cleveland Railroad bond,	1,120 00	
100 shares Insurance Company of N. A. stock,	2,800 00	2,000 00
	$17,672 50	$15,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$186,425 75
Loans on collateral security, as per schedule,	15,000 00

Cash in the office of the company,	$483 75	
deposited in various banks,	37,219 62	
Interest due and accrued,	1,827 69	
Premiums in course of collection (gross),	1,096 00	
Notes taken for marine and inland risks,	34,400 85	
Gross Assets,		$276,453 66

LIABILITIES.

Losses claimed and reported,	$20,982 13	
Less re-insurance,	4,052 13	
Net amount of unpaid losses,	$16,930 00	
Unearned premiums on outstanding risks,	38,737 94	
Dividends to stockholders, unpaid,	604 00	
Due and accrued for rent, salaries, etc.,	234 00	
Commissions and brokerage,	574 00	
Gross Liabilities, except Capital,		57,079 94
Surplus as regards Policy-holders,		$219,373 72
Paid-up Capital,		100,000 00
Surplus over Capital,		$119,373 72

INCOME.

Cash received for marine and inland premiums,	$97,836 35	
Deduct re-insurance, rebate, and return prem's,	8,382 07	
Net cash received for marine and inl'd prem's,		$89,454 28
Interest and dividends received from all sources,		13,041 68
Gross Cash Income,		$102,495 96

EXPENDITURES.

Cash paid for marine and inland losses,	$75,517 43	
Deduct salvage and re-insurance,	4,096 25	
Net cash paid for marine and inland losses,		$71,421 18
Cash dividends paid,		10,060 00
Cash paid for commissions and brokerage,		3,846 82
for salaries of officers and employees,		3,112 00
for State and local taxes,		193 99
for office and incidental expenses,		1,595 66
Gross Cash Expenditures,		$90,229 65

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876, .	$1,134,678 00	$50,056 18
written during 1877, . .	3,450,601 00	73,332 48
Total, ...	$4,585,279 00	$123,388 66
Deduct risks expired and terminated, .	3,708,898 00	84,650 72
In force at end of year, ...	$876,381 00	$38,737 94

Miscellaneous.

Premiums received from organization of company, . .	$974,700 74
Losses paid from organization of company, ...	721,795 63
Cash dividends declared from organization of company, .	204,000 00
Dividends declared during the year (10 per cent.), . .	10,000 00
Losses incurred during the year, ...	71,421 18
Company's stock owned by directors, ...	13,000 00

SHAWMUT INSURANCE COMPANY, BOSTON.

[Incorporated July 29, 1875. Commenced business Sept. 23, 1875.]

Paid-up Capital, $500,000.

Wm. S. Denny, *President.* *Secretary*, U. C. Crosby.

Office, Post-Office Square.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, ...	$110,100 00	$116,833 50
Massachusetts State registered bonds, 5s, gold,	100,000 00	110,000 00
Boston City Water Loan, 5s, gold, . . .	100,000 00	109,500 00
Newton City Water Loan, 6s, . . .	50,000 00	56,250 00
Fall River Water Loan, 5s, gold, . . .	40,000 00	41,700 00
Danvers City Water Loan, 5s, . . .	50,000 00	51,000 00
12 shares First National Bank, Chelsea, .	1,200 00	1,320 00
100 " Merchandise National Bank, Boston,	10,000 00	10,000 00
100 " Manufacturers' Nat'l Bank, Boston,	10,000 00	9,962 50
50 " Continental National Bank, Boston,	5,000 00	5,000 00
	$476,300 00	$511,566 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$50,500 00
Interest accrued thereon, ...	1,202 75

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* Value of lands mortgaged, ...	$55,700 00
Value of buildings thereon, ...	52,800 00
Total value of property mortgaged, ...	$108,500 00
Amount of insurance held as collateral, ...	30,500 00

Stocks, bonds, etc., as per schedule,	$511,566 00	
Cash in the office of the company,	1,978 51	
Cash deposited in Nat'l B'k of Commonwealth,	9,695 37	
Interest due and accrued,	3,607 46	
Premiums in course of collection (gross),	33,189 21	
Re-insurance premiums due,	28,225 19	
Gross Assets,		$639,964 49

Liabilities.

Losses adjusted, unpaid,	$8,317 22	
claimed and reported,	4,219 00	
Unearned premiums on outstanding risks,	120,564 63	
Due and accrued for rent, salaries, etc.,	300 00	
Commissions and brokerage,	4,521 88	
Gross Liabilities, except Capital,		137,922 73
Surplus as regards Policy-holders,		$502,041 76
Paid-up Capital,		500,000 00
Surplus over Capital,		$2,041 76

Income.

Cash received for fire premiums,	$289,070 12	
Deduct re-insurance, rebate, and return prem's,	28,376 48	
Net cash received for fire premiums,		$260,693 64
Interest received on bonds and mortgages,		1,759 50
Interest and dividends received from all other sources,		28,353 34
Gross Cash Income,		$290,806 48

Expenditures.

Cash paid for fire losses,	$139,717 19
paid for commissions and brokerage,	32,240 49
paid for salaries of officers and employees,	19,793 23
paid for State and local taxes,	11,422 58
paid for office, agency, and incidental expenses,	15,526 16
Gross Cash Expenditures,	$218,699 65

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,540,807 00	$159,955 57
written during 1877,	29,444,620 00	289,070 12
Total,	$39,985,427 00	$449,025 69
Deduct risks expired and terminated,	22,579,648 00	219,078 83
In force at end of year,	$17,405,779 00	$229,946 86
Deduct amount re-insured,	64,413 00	1,313 40
Net amount in force,	$17,341,366 00	$228,633 46

MISCELLANEOUS.

Premiums received from organization of company,	$545,278 95
Losses paid from organization of company,	208,345 01
Losses incurred during the year,	137,061 65
Company's stock owned by directors,	136,500 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

JOHN C. ABBOTT, *President.* *Secretary*, HENRY B. WHITE.

Office, No. 52 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$150,000 00	$156,162 50
Boston and Albany R.R. bonds, 7s,	25,000 00	28,875 00
Eastern Railroad bonds, 3½s,	21,000 00	11,130 00
Providence city, gold, 5s,	25,000 00	26,625 00
Cambridge city bonds 1880, 6s,	10,000 00	10,300 00
" " " 1883, 6s,	30,000 00	31,800 00
Somerville city bonds, 6½s,	21,500 00	22,252 50
Woburn town bonds, 6s,	30,000 00	30,750 00
Brookline town bonds, 6s,	8,000 00	8,000 00
253 shares Shawmut National Bank,	25,300 00	29,885 62
250 " National Bank of the Republic,	25,000 00	32,875 00
100 " Merchandise National Bank,	10,000 00	10,025 00
200 " Hamilton National Bank,	20,000 00	22,600 00
100 " Second National Bank,	10,000 00	14,025 00
31 " Atlantic National Bank,	3,100 00	4,123 00
117 " Tremont National Bank,	11,700 00	12,606 75
54 " National Bank of Redemption,	5,400 00	7,033 50
167 " Blackstone National Bank,	16,700 00	17,430 62
47 " Atlas National Bank,	4,700 00	5,322 75
62 " Merchants' National Bank,	6,200 00	8,184 00
	$458,600 00	$490,006 24

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$45,000 00
Interest accrued thereon,	978 34

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* Value of lands mortgaged,	$40,000 00
Value of buildings thereon,	50,000 00
Total value of property mortgaged,	$90,000 00
Amount of insurance held as collateral,	43,000 00

Stocks, bonds, etc., as per schedule,	$490,006 24	
Cash in the office of the company,	2,790 57	
deposited in various banks,	36,845 91	
Interest due and accrued,	5,378 22	
Premiums in course of collection (gross),	19,525 58	
Notes taken for marine and inland risks,	73,226 26	
Premiums more than 3 mo's due, $3,142 89		
Gross Assets,		$673,751 12

LIABILITIES.

Losses claimed and reported,	$32,474 08	
disputed or resisted,	3,100 00	
Unearned premiums on outstanding risks,	174,733 98	
Commissions and brokerage,	1,043 81	
Gross Liabilities, except Capital,		211,351 87
Surplus as regards Policy-holders,		$462,399 25
Paid-up Capital,		300,000 00
Surplus over Capital,		$162,399 25

INCOME.

Cash received for fire premiums,	$135,814 27	
Deduct re-insurance, rebate, and return prem's,	3,047 89	
Net cash received for fire premiums,		$132,766 38
Cash received for marine and inland prem's,	$118,211 21	
Deduct re-insurance, rebate, and return prem's,	6,740 87	
Net cash received for marine and inl'd prem's,		111,470 34
Unpaid premium notes rec'd during the year,	$73,976 26	
Interest received on bonds and mortgages,		2,100 00
Interest and dividends received from all other sources,		27,552 57
Gross Cash Income,		$273,889 29

EXPENDITURES.

Cash paid for fire losses,		$65,087 43
paid for marine and inland losses,	$52,175 68	
Deduct salvage and re-insurance,	4,780 01	
Net cash paid for marine and inland losses,		47,395 67
Cash dividends paid,		30,000 00
Cash paid for commissions and brokerage,		27,326 74
for salaries of officers and employees,		14,180 00
for State and local taxes,		3,901 33
for rent and agency expenses,		12,745 12
Gross Cash Expenditures,		$200,636 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,263,341 00	$200,473 17
written during 1877,	13,755,806 00	149,811 10
Total,	$28,019,147 00	$350,284 27
Deduct risks expired and terminated,	12,783,523 00	147,993 71
In force at end of year,	$15,235,624 00	$202,290 56
Deduct amount re-insured,	75,712 00	822 51
Net amount in force,	$15,159,912 00	$201,468 05
Marine risks outstanding Dec. 31, 1876,	$1,269,815 00	$81,802 28
written during 1877,	5,078,852 00	117,574 22
Total,	$6,348,667 00	$199,376 50
Deduct risks expired and terminated,	4,719,204 00	123,312 59
In force at end of year,	$1,629,463 00	$76,063 91

Miscellaneous.

Premiums received from organization of company,	$1,134,575 64
Losses paid from organization of company,	421,238 01
Cash dividends declared from organization of company,	120,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	134,383 45
Company's stock owned by directors,	52,800 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

Paid-up Capital, $750,000.

Dwight R. Smith, *President.* *Secretary*, Sanford J. Hall.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States registered bonds,		$100,000 00	$119,000 00
500	shares Boston and Albany Railroad,	50,000 00	61,500 00
500	" Boston and Providence Railroad,	50,000 00	55,500 00
500	" Connecticut River Railroad,	50,000 00	63,000 00
45	" Worcester and Nashua Railroad,	4,500 00	1,800 00
1000	" New York, N.H., and Hart. R.R.,	100,000 00	150,000 00
500	" N.Y. Central and H. R. Railroad,	50,000 00	53,000 00
1000	" New York and Harlem Railroad,	50,000 00	70,000 00

1000 shares	Phila., Wil., and Balt. Railroad, .	$50,000 00	$61,000 00
100 "	Agawam Nat'l Bank, Springfield,	10,000 00	12,500 00
50 "	John Hancock Nat'l B'k, Sp'gfield,	5,000 00	6,500 00
104 "	Chicopee Nat'l Bank, Springfield,	10,400 00	16,640 00
80 "	Pynchon Nat'l Bank, Springfield,	8,000 00	12,960 00
24 "	Second Nat'l Bank, Springfield, .	2,400 00	4,320 00
200 "	Third National Bank, Springfield,	20,000 00	32,000 00
100 "	Ware National Bank, Ware, .	10,000 00	12,500 00
34 "	First National Bank, Northampton,	3,400 00	4,250 00
10 "	Monson National Bank, Monson, .	1,000 00	1,100 00
100 "	Merchants' National Bank, Boston,	10,000 00	13,200 00
100 "	Atlas National Bank, Boston, .	10,000 00	11,300 00
100 "	Howard National Bank, Boston, .	10,000 00	11,200 00
100 "	Webster National Bank, Boston, .	10,000 00	10,200 00
150 "	Boylston National Bank, Boston, .	15,000 00	18,000 00
100 "	Eliot National Bank, Boston, .	10,000 00	11,000 00
100 "	Nat'l Bank of Commerce, Boston,	10,000 00	10,600 00
50 "	Nat'l Bank of Commerce, N.Y., .	5,000 00	6,250 00
Rome, Watertown, and Ogdensb'g R.R. bonds,		1,700 00	1,700 00
Morris and Essex Railroad bonds, . . .		8,000 00	9,280 00
New York and Harlem Railroad bonds, . .		10,000 00	11,600 00
		$674,400 00	$851,900 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
10 shares	New York, N.H., and Hart. R.R., .	$1,500 00	$1,000 00
20 "	Agawam Nat'l Bank, Springfield, .	2,500 00	2,275 00
3 bonds,	U.S. 6 per cent coupon, . . .	2,100 00	2,000 00
20 shares	Second National Bank, Springfield,	3,600 00	1,500 00
8 "	Chicopee Nat'l Bank, Springfield, .	1,280 00	1,140 00
10 "	Third National Bank, Springfield, .	1,600 00	900 00
24 "	Springfield Gas-Light Company, .	3,600 00	6,355 71
9 "	Glasgow Company, So. Hadley Falls,	900 00	
3 "	Agawam Nat'l Bank, Springfield, .	375 00	
35 "	Westfield Gas-Light Co., Westfield,	3,500 00	
75 "	Massasoit Paper Manufacturing Co.,	9,000 00	7,000 00
10 "	Agawam Nat'l Bank, Springfield, .	1,250 00	1,000 00
		$31,205 00	$23,170 71

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate, .	$134,900 00
Loans on mortgage of real estate (first liens*),	394,599 55

* Value of lands mortgaged, ... $264,500 00
Value of buildings thereon, ... 522,500 00

Total value of property mortgaged, ... $787,000 00
Amount of insurance held as collateral, ... 359,350 00

Interest due or accrued thereon,	$12,546 38	
Stocks, bonds, etc., as per schedule,	851,900 00	
Loans on collateral security, as per schedule,	23,170 71	
Cash in the office of the company,	9,439 89	
deposited in various banks,	95,952 88	
Interest due and accrued,	17,112 04	
Premiums in course of collection (gross),	95,095 74	
Rents due and accrued,	1,312 52	
Gross Assets,		$1,636,029 71

LIABILITIES.

Losses adjusted, unpaid,	$22,215 45	
claimed and reported,	39,739 88	
disputed or resisted,	8,082 98	
Total amount of losses,	$70,038 31	
Less re-insurance,	1,700 00	
Net amount of unpaid losses,	$68,338 31	
Unearned premiums on outstanding risks,	513,787 09	
Commissions and brokerage,	14,264 35	
Gross Liabilities, except Capital,		596,389 75
Surplus as regards Policy-holders,		$1,039,639 96
Paid-up Capital,		750,000 00
Surplus over Capital,		$289,639 96

INCOME.

Cash received for fire premiums,	$825,854 36	
Deduct re-ins., rebate, and return premiums,	89,035 94	
Net cash received for fire premiums,		$736,818 42
Interest received on bonds and mortgages,		33,491 30
Interest and dividends received from all other sources,		50,990 18
Income from rents,		3,255 03
Gross Cash Income,		$824,554 93

EXPENDITURES.

Cash paid for fire losses,	$360,946 19	
Deduct salvage and re-insurance,	9,501 20	
Net cash paid for fire losses,		$351,444 99
Cash dividends paid,		75,000 00
paid for commissions and brokerage,		113,219 30
paid for salaries of officers and employees,		37,286 17
paid for State and local taxes,		23,299 86
paid for office, agency, and incidental expenses,		70,533 09
Gross Cash Expenditures,		$670,783 41

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$69,021,634 00	$868,995 61
written during 1877,	71,367,287 00	800,717 41
Total,	$140,388,921 00	$1,669,713 02
Deduct risks expired and terminated,	59,024,130 00	677,838 45
In force at end of year,	$81,364,791 00	$991,874 57

Miscellaneous.

Premiums received from organization of company,	$9,611,618 81
Losses paid from organization of company,	6,530,359 54
Cash dividends declared from organization of company,	1,167,042 00
Dividends declared during the year (10 per cent.),	75,000 00
Losses incurred during the year,	363,081 87
Company's stock owned by directors,	186,100 00

TRADERS AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

Paid-up Capital, $100,000.

Levi Sprague, *President.* *Secretary*, E. M. Tucke.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$20,000 00	$21,500 00
Boston and Lowell Railroad bonds,	10,000 00	10,700 00
Cook county (Ill.) bonds,	2,500 00	2,650 00
Boston city bonds,	5,000 00	5,600 00
10 shares Stony Brook Railroad,	1,000 00	1,000 00
14 " Boston and Lowell Railroad,	7,000 00	4,900 00
34 " Prescott National Bank,	3,400 00	4,760 00
2 " Merrimack Manufacturing Company,	2,000 00	2,650 00
7 " Massachusetts Manufacturing Co.,	7,000 00	7,175 00
5 " Lowell Manufacturing Company,	3,450 00	2,875 00
20 " Bates Manufacturing Company,	2,000 00	1,600 00
2 " Appleton Manufacturing Company,	2,000 00	1,600 00
20 " Hill Manufacturing Company,	2,000 00	1,500 00
4 " Hamilton Manufacturing Company,	4,000 00	3,740 00
Personal loan,		2,500 00
		$74,750 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
17 shares Boston and Lowell Railroad,	$5,900 00	$5,000 00
Essex, Illinois, bonds,	2,000 00	
Nebraska bonds (Lancaster),	5,000 00	5,000 00
Lowell Five Cent Savings Bank book,	1,000 00	
40 shares Boston and Lowell Railroad,	14,000 00	5,500 00
70 " Nashua and Lowell Railroad,	6,650 00	5,000 00
40 " Essex Company,	6,750 00	1,000 00
	$41,300 00	$21,500 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$4,500 00	
Loans on mortgage of real estate (first liens),	59,250 00	
Stocks, bonds, etc., as per schedule,	74,750 00	
Loans on collateral security, as per schedule,	21,500 00	
Cash deposited in Prescott National Bank,	6,352 04	
Interest due and accrued,	1,133 23	
Premiums in course of collection (net),	896 98	
Gross Assets,		$168,382 25

Liabilities.

Net amount of unpaid losses,	$2,500 00	
Unearned premiums on outstanding risks,	26,877 33	
Gross Liabilities, except Capital,		29,377 33
Surplus as regards Policy-holders,		$139,004 92
Paid-up Capital,		100,000 00
Surplus over Capital,		$39,004 92

Income.

Cash received for fire premiums,	$30,752,24	
Deduct re-insurance, rebate, and return prem's,	792 92	
Net cash received for fire premiums,		$29,959 32
Interest and dividends received from all sources,		8,983 93
Gross Cash Income,		$38,943 25

Expenditures.

Cash paid for fire losses,	$19,824 00
dividends paid,	8,000 00
paid for commissions and brokerage,	4,041 29
paid for salaries of officers and employees,	3,775 33
paid for State and local taxes,	1,390 32
Gross Cash Expenditures,	$37,030 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$3,646,004 00	$56,725 60
written during 1877,	2,510,693 00	30,432 88
Total,	$6,156,697 00	$87,158 48
Deduct risks expired and terminated,	2,546,570 00	33,403 81
In force at end of year,	$3,610,127 00	$53,754 67
Deduct amount re-insured,	2,600 00	32 50
Net amount in force,	$3,607,527 00	$53,722 17

Miscellaneous.

Cash dividends declared from organization of company,	$148,500 00
Dividends declared during the year (8 per cent.),	8,000 00
Losses incurred during the year,	19,824 00
Comapny's stock owned by directors,	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $400,000.

Isaac Sweetser, *President.* *Secretary*, Benjamin Sweetser.

Office, No. 38 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States gold bonds,		$105,000 00	$108,713 00
452 shares	Columbian National Bank,	45,200 00	61,811 00
25 "	Continental National Bank,	2,500 00	2,503 00
100 "	Hamilton National Bank,	10,000 00	11,300 00
150 "	Merchants' National Bank,	15,000 00	19,800 00
120 "	National City Bank,	12,000 00	13,860 00
109 "	National Eagle Bank,	10,900 00	11,772 00
100 "	National Bank of Commerce,	10,000 00	10,600 00
31 "	National Hide and Leather Bank,	3,100 00	3,317 00
100 "	National Revere Bank,	10,000 00	10,875 00
74 "	State National Bank,	7,400 00	8,066 00
18 "	Suffolk National Bank,	1,800 00	2,124 00
100 "	Merchandise National Bank,	10,000 00	10,025 00
15 "	Washington National Bank,	1,500 00	1,976 00
40 "	Norwich and Worcester Railroad,	4,000 00	5,060 00
Chicago, Burlington, and Quincy R.R. bonds,		20,000 00	21,875 00
Union Pacific R.R. 1st mortgage bonds,		20,000 00	20,875 00

Cedar Rapids and Mo. River R.R. bonds,	$5,000 00	$5,062 00
Old Colony Railroad bonds,	20,000 00	22,050 00
Eastern Railroad bonds,	62,500 00	33,125 00
Boston city bonds,	110,000 00	124,575 00
10 shares Boston Gas-Light Company,	5,000 00	8,100 00
Corporation notes,		1,000 00
Personal loan,		50 00
	$490,900 00	$518,514 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Commercial Wharf Company,	$25,000 00	$10,000 00
320 " Indian Orchard Mills,	32,000 00	25,000 00
88 " Ames Manufacturing Company,	30,800 00	20,000 00
20 " N. E. Mutual Insurance Co.,	1,800 00	7,000 00
20 " Boylston Mutual Insurance Co.,	2,550 00	
25 " Washington Insurance Company,	3,625 00	
9 " Revere Insurance Company,	810 00	
300 " Union Pacific Railroad,	19,500 00	16,986 78
Rutland Railroad 1st mortgage bonds,	4,800 00	
	$120,885 00	$78,986 78

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$89,000 00	
Interest accrued thereon,	1,783 81	
Stocks, bonds, etc., as per schedule,	518,514 00	
Loans on collateral security, as per schedule,	78,986 78	
Cash in the office of the company,	4,014 86	
deposited in Columbian National Bank,	7,719 17	
Interest due and accrued,	2,317 61	
Premiums in course of collection (gross),	8,945 03	
Notes taken for marine and inland risks,	97,748 77	
Gross Assets,		$809,030 03

Liabilities.

Losses claimed and reported,	$43,050 00	
Unearned premiums on outstanding risks,	147,254 34	
Due for borrowed money,	15,000 00	
Commissions and brokerage,	1,461 66	
Gross Liabilities, except Capital,		206,766 00
Surplus as regards Policy-holders,		$602,264 03
Paid-up Capital,		400,000 00
Surplus over Capital,		$202,264 03

* Value of lands mortgaged, $81,200 00
Value of buildings thereon, 158,200 00
Total value of property mortgaged, $239,400 00
Amount of insurance held as collateral, 90,000 00

Income.

Cash received for fire premiums,	$95,762 52	
Deduct re-insurance, rebate, and return prem's,	7,832 06	
Net cash received for fire premiums,		$87,930 46
Cash received for marine and inland prem's,	$150,058 94	
Deduct re-insurance, rebate, and return prem's,	17,122 32	
Net cash received for marine and inl'd prem's,		132,936 62
Unpaid premium notes rec'd during the year,	$69,120 79	
Interest received on bonds and mortgages,		6,355 00
Interest and dividends received from all other sources,		31,092 76
Gross Cash Income,		$258,314 84

Expenditures.

Cash paid for fire losses,	$62,259 40	
Deduct salvage and re-insurance,	2,026 84	
Net cash paid for fire losses,		$60,232 56
Cash paid for marine and inland losses,	$143,639 23	
Deduct salvage and re-insurance,	268 27	
Net cash paid for marine and inland losses,		143,370 96
Cash dividends paid,		40,000 00
Cash paid for commissions and brokerage,		15,949 86
for salaries of officers and employees,		16,675 00
for State and local taxes,		7,178 55
for office, agency, and incidental expenses,		11,440 26
Gross Cash Expenditures,		$294,847 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,901,665 00	$145,365 18
written during 1877,	10,861,052 00	95,481 76
Total,	$21,762,717 00	$240,846 94
Deduct risks expired and terminated,	11,724,732 00	115,371 26
In force at end of year,	$10,037,985 00	$125,475 68
Deduct amount re-insured,	32,000 00	450 85
Net amount in force,	$10,005,985 00	$125,024 83
Marine risks outstanding Dec. 31, 1876,	$4,071,841 00	$117,600 13
written during 1877,	6,576,407 00	105,497 66
Total,	$10,648,248 00	$223,097 79
Deduct risks expired and terminated,	7,223,550 00	132,624 77
In force at end of year,	$3,424,698 00	$90,473 02

MISCELLANEOUS.

Premiums received from organization of company,	$1,558,770 45
Losses paid from organization of company,	800,811 72
Cash dividends declared from organization of company,	120,000 00
Dividends declared during the year (10 per cent.),	40,000 00
Losses incurred during the year,	170,927 00
Company's stock owned by directors,	67,800 00

AGGREGATE.

Capital Stock.	
Whole amount of outstanding capital, actually paid up in cash,	$7,217,000 00
Assets.	
Gross present Assets,	$13,195,886 00
Liabilities.	
Gross present Liabilities,	$3,613,256 00
Income.	
Cash actually received for fire premiums,	$2,852,365 00
for marine premiums,	1,533,157 00
for interest and dividends from all sources,	590,320 00
from all other sources,	18,392 00
Gross Cash Income,	$4,994,234 00
Expenditures.	
Cash actually paid during the year for fire losses,	$1,543,169 00
for marine losses,	1,414,206 00
for dividends to stockholders,	561,635 00
for brokerage and commissions on premiums,	484,027 00
for salaries and pay of officers and employees,	357,526 00
for State and local taxes,	133,167 00
for office, agency, and incidental expenses,	292,659 00
Gross Cash Expenditures,	$4,786,389 00
Miscellaneous.	
Whole amount of fire risks written during the year,	$310,146,240 00
premiums charged or receivable thereon,	3,174,786 00
marine risks written during the year,	90,545,295 00
premiums charged or receivable thereon,	1,543,340 00
fire risks terminated during the year,	258,684,101 00
marine risks terminated during the year,	92,065,610 00
fire risks outstanding at end of year,	326,913,284 00
marine risks outstanding at end of year,	30,446,568 00
unpaid premium notes received during the year,	308,527 00
cash dividends declared during the year,	558,000 00
losses incurred during the year,	2,910,221 00

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS FOR THE YEAR ENDING DEC. 31, 1877.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

LUCIUS J. HENDEE, *President.* *Secretary*, JOTHAM GOODNOW.

PAID-UP CAPITAL, $3,000,000.

Attorney to accept service, A. J. MERCER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$225,500 00
Alabama State bonds, 8s,	10,000 00	4,000 00
Canada Dominion stock, 6s,	5,070 69	5,070 69
Connecticut State bonds, 6s,	74,500 00	80,460 00
Indiana State bonds, 6s,	50,000 00	51,500 00
New Hampshire State bonds, 6s,	50,000 00	54,000 00
Rhode Island State bonds, 6s,	91,000 00	98,280 00
South Carolina State bonds, 6s,	20,000 00	8,000 00
Tennessee State bonds, 6s,	31,000 00	10,850 00
Hudson county, N.J., bonds, 6s,	25,000 00	25,500 00
Barkhamsted, Conn., town bonds, 6s,	17,000 00	17,000 00
Hartford, Conn., town bonds, 6s,	66,000 00	69,300 00
Norwich, Conn., town bonds, 7s,	100,000 00	115,000 00
Norfolk, Conn., town bonds, 6s,	26,000 00	26,780 00
Danbury, Conn., town bonds, 6s,	55,000 00	56,650 00
Pawtucket, R.I., town bonds, 7s,	100,000 00	115,000 00
Windsor Locks, Conn., town bonds, 6s,	24,000 00	25,200 00
Bloomington, Ill., city bonds, 8s,	20,000 00	21,600 00
Boston, Mass., city bonds, 6s,	50,000 00	56,000 00
Brooklyn, N.Y., city bonds, 6s,	25,000 00	27,000 00
Buffalo, N.Y., city bonds, 7s,	50,000 00	55,000 00
Cleveland, O., city bonds, 6s,	39,000 00	40,170 00
Cleveland, O., city bonds, 7s,	80,000 00	89,600 00
Cincinnati, O., city water bonds, 7s,	50,000 00	55,000 00
Chicago, Ill., city bonds, 7s,	50,000 00	54,500 00
Detroit, Mich., city bonds, 7s,	30,000 00	33,600 00
Hartford, Conn., city bonds, 6s,	128,000 00	136,960 00
Indianapolis, Ind., city bonds, 7 3-10s,	50,000 00	54,000 00

Ironton, O., city bonds, 8s,	$10,000 00	$10,500 00
Jersey City, N.J., city bonds, 6s,	46,000 00	46,920 00
Lockport, N.Y., city bonds, 7s,	25,000 00	26,250 00
Minneapolis, Minn., city bonds, 10s,	5,000 00	5,250 00
Montreal, Canada, corporation stock, 6s,	13,000 00	14,300 00
" " " bonds, 6s,	22,000 00	24,200 00
Newark, N.J., city bonds, 7s,	50,000 00	55,000 00
New Brunswick, N.J., city bonds, 7s,	40,000 00	42,000 00
New York city stock, 6s,	71,000 00	73,130 00
Pontiac, Ill., city bonds, 10s,	12,000 00	12,600 00
Rahway, N.J., city bonds, 7s,	45,000 00	45,900 00
Titusville, Penn., city, bonds, 8s and 10s,	22,000 00	24,200 00
Toledo, O., city special bonds, 7 3-10s,	13,000 00	13,260 00
" city water bonds, 8s,	5,000 00	5,500 00
East School District bonds, Vernon, Conn., 6s,	12,000 00	12,000 00
West School District bonds, Vernon, Conn., 6s,	4,000 00	4,000 00
Sch. Dist., No. 24, Town Woodbridge, N.J.,7s,	20,000 00	21,000 00
Atlantic Dock Co. bonds, 7s,	25,000 00	26,250 00
Albany and Susq. R.R. 2d mort. bonds, 7s,	50,000 00	48,000 00
Cleve., Col., Cinn., & In'ap's R.R. bonds, 7s,	25,000 00	27,250 00
Cleve., Painesville, and A. R.R. bonds, 7s,	100,000 00	105,000 00
Cleve. and Toledo R.R. Gen. S. F. bonds, 7s,	85,000 00	94,350 00
Chic., Burl., and Q. R.R. S. F. bonds, 8s,	30,000 00	34,800 00
Chic. and N.-western R.R. bonds, 7s,	50,000 00	55,000 00
Cin., Ham., and D. R.R. mort. bonds, 7s,	50,000 00	50,000 00
Col. and Xenia R.R. mort. bonds, 7s,	50,000 00	52,250 00
Dayton and Western R.R. mort. bonds, 6s,	25,000 00	20,000 00
Harlem River and P. Chester R.R. bonds, 7s,	100,000 00	115,000 00
Harlem River and P. Chester R.R. bonds, 6s,	50,000 00	54,000 00
Hart., Prov. and Fishkill R.R. mort. bonds, 7s,	32,000 00	34,240 00
Housatonic R.R. 1st mort. bonds, 6s,	50,000 00	52,500 00
Indianapolis and Cin. R.R. mort. bonds, 7s,	25,000 00	22,500 00
Joliet and Chic. R.R. 1st S. F. mort. bonds, 8s,	18,000 00	20,160 00
Keokuk and D. M. R.R. 1st mort. bonds, 7s,	32,000 00	19200 00,
" " " " funded int., 8s,	4,500 00	3,150 00
Lake Shore R.R. mort. bonds, 7s,	10,000 00	11,000 00
" " and Mich. S. R.R. b'ds, 7s,	12,000 00	13,440 00
Little Miami R.R. mort. bonds, 6s,	72,000 00	72,000 00
Mich. Central R.R. 2d mort. bonds, 7s,	50,000 00	52,500 00
Mich. S. and N. Ind. R.R. gen. mort. b'ds, 7s,	25,000 00	27,500 00
Morris and Essex R.R. 2d mort. bonds, 7s,	25,000 00	26,500 00
" " " 1st consol. b'ds, 7s,	50,000 00	42,500 00
N. J. R.R. and Trans. Co. mort. bonds, 6s,	50,000 00	51,000 00
New York Central R.R. bonds, 6s,	75,000 00	78,000 00
N. Y. Cent and H. R. R.R. bonds, 7s,	100,000 00	122,000 00
Pitts., Ft. Wayne and C. R.R. bonds, 7s,	30,000 00	36,000 00
Pitts., Ft. Wayne, and C. R.R. 2d m. bd's, 7s,	50,000 00	57,000 00
Atlantic Mutual Insurance Company scrip,	44,090 00	44,090 00
50 shares Connecticut River Company,	5,000 00	1,000 00

500	shares	Albany and Susq. R.R. Co.,	$50,000 00	$37,500 00
144	"	Central Ohio Railroad Company,	7,200 00	3,000 00
1000	"	Cleveland and Pittsburg R.R. Co.,	50,000 00	38,500 00
150	"	Connecticut River Railroad Co.,	15,000 00	19,050 00
250	"	Dubuque and Sioux City R.R. Co.,	25,000 00	15,000 00
100	"	Joliet and Chicago Railroad Co.,	10,000 00	10,000 00
264	"	Keokuk and Des Moines R.R. Co.,	26,400 00	2,640 00
900	"	Lake Shore and M. So. R.R. Co.,	90,000 00	57,150 00
1000	"	Morris and Essex Railroad Co.,	50,000 00	38,000 00
600	"	N. Y. Cent. and H. Riv. R.R. Co.,	60,000 00	63,600 00
1000	"	N. Y., N. H., and Hart. R.R. Co.,	100,000 00	154,000 00
750	"	Pitts., Ft. Wayne, and Ch. R.R. Co.,	75,000 00	68,625 00
500	"	N. Y. and Harlem Railroad Co.,	25,000 00	35,500 00
100	"	New Britain National Bank,	10,000 00	13,000 00
100	"	First National Bank, Albany,	10,000 00	15,000 00
220	"	Farmers & Mech. Nat'l B'k, Phila.,	22,000 00	27,500 00
50	"	Merchants' Bank, St. Louis,	5,000 00	1,250 00
50	"	Merchants' Nat'l B'k, St. Louis,	5,000 00	4,000 00
200	"	Mechanics' Nat'l B'k, St. Louis,	20,000 00	10,000 00
200	"	Ætna National Bank, Hartford,	20,000 00	24,400 00
200	"	American Nat'l Bank, Hartford,	10,000 00	12,800 00
300	"	Charter Oak Nat'l B'k, Hartford,	30,000 00	38,100 00
200	"	City National Bank, Hartford	20,000 00	18,000 00
150	"	Conn. River Banking Co., Hartford,	7,500 00	6,000 00
500	"	National Exchange B'k, Hartford,	25,000 00	33,000 00
420	"	Farmers & Mech. Nat'l B'k, H'tf'd,	42,000 00	48,300 00
200	"	First National Bank, Hartford,	20,000 00	19,000 00
800	"	Hartford National B'k, Hartford,	80,000 00	120,000 00
600	"	Phœnix National B'k, Hartford,	60,000 00	90,000 00
250	"	State Bank, Hartford,	25,000 00	27,500 00
400	"	American Exch. Nat'l B'k, N.Y.,	40,000 00	42,400 00
500	"	Nat'l Butchers & Drovers' B'k, N.Y.	12,500 00	13,125 00
100	"	National City Bank, New York,	10,000 00	22,000 00
300	"	Nat'l Bank of Commerce, N.Y.,	30,000 00	36,600 00
100	"	Hanover National Bank, N. Y.,	10,000 00	10,000 00
300	"	Importers and Traders' National Bank, New York,	30,000 00	60,000 00
400	"	B'k of the Manhattan Co., N.Y.,	20,000 00	28,000 00
200	"	Market National Bank, N. Y.,	20,000 00	20,000 00
1000	"	Merchants' Nat'l Bank, N. Y.,	50,000 00	57,500 00
160	"	Merchants' Exch. Nat'l B'k, N.Y.	8,000 00	6,400 00
1200	"	Mechanics' Nat'l Bank, N.Y.,	30,000 00	39,000 00
375	"	Metropolitan Nat'l B'k, N.Y.,	37,500 00	48,750 00
200	"	Nassau Bank, New York,	20,000 00	20,000 00
400	"	Bank of N.Y. Nat'l Banking Assn.,	40,000 00	46,000 00
200	"	Bank of North America, N.Y.,	20,000 00	16,000 00
277	"	Phenix National Bank, N. Y.,	5,540 00	5,540 00
400	"	People's Bank, New York,	10,000 00	14,000 00
150	"	Nat'l B'k of the Republic, N.Y.,	15,000 00	13,200 00

400 shares Union National Bank, N. Y., .	$20,000 00	$29,000 00
150 " N. Y. Life Ins. and Trust Co.,	15,000 00	60,000 00
100 " United States Trust Co., N. Y.,	10,000 00	35,000 00
100 " Union Trust Company, N. Y., .	10,000 00	12,000 00
100 " Central Trust Company, N. Y.,	10,000 00	11,000 00
	$4,799,800 69	$5,211,640 69

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
42 shares Hartford Carpet Company, . .	$9,240 00	$4,080 00
5 " Phœnix National Bank, . .	750 00	
27 " N. Y., N. H., and Hartford R.R.,	4,158 00	920 00
	$14,148 00	$5,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unincumbered real estate, .	$365,000 00	
Loans on mortg. of real estate (first liens *),	94,060 00	
Interest due or accrued thereon, . . .	1,449 09	
Stocks, bonds, etc., as per schedule, . .	5,211,640 69	
Loans on collateral security, as per schedule,	5,000 00	
Cash in the office of the company, . .	5,264 40	
deposited in various banks, . . .	599,982 42	
Interest due and accrued, ...	15,449 40	
Premiums in course of collection (gross), .	486,021 15	
Gross Assets, ...		$6,783,867 15
Special deposit in Canada, ...		35,000 00
Balance, ...		$6,748,867 15

Liabilities.

Losses adjusted, unpaid, ...	$29,174 48	
claimed and reported, ...	156,958 66	
disputed or resisted, ...	28,861 67	
Unearned premiums on outstanding risks, .	1,694,529 08	
Commissions and brokerage, ...	52,090 40	
Return premiums, ...	14,882 98	
Miscellaneous, ...	500 00	
Gross Liabilities, except Capital, . .		1,976,997 27
Surplus as regards Policy-holders in this State, .		$4,771,869 88
Paid-up Capital, ...		3,000,000 00
Surplus over Capital, ...		$1,771,869 88

* Value of lands mortgaged, ... $87,000 00
Value of buildings thereon, ... 83,000 00

Total value of property mortgaged, ... $170,000 00
Amount of insurance held as collateral, . . . 51,000 00

Income.

Cash received for fire premiums,	$3,014,915 55	
Deduct re-insurance, rebate, and return prem's,	181,855 04	
Net cash received for fire premiums,		$2,833,060 51
Cash received for inland premiums,	$105,140 35	
Deduct re-insurance, rebate, and return prem's,	23,487 79	
Net cash received for inland premiums,		81,652 56
Interest received on bonds and mortgages,		5,733 59
Interest and dividends received from all other sources,		332,533 11
Income from rents,		7,415 81
Gross Cash Income,		$3,260,395 58

Expenditures.

Cash paid for fire losses,	$1,935,285 52
Net cash paid for inland losses,	50,779 51
Cash dividends paid,	660,000 00
Cash paid for commissions and brokerage,	442,891 00
for salaries of officers and employees,	163,468 89
for State and local taxes,	57,802 48
for office, agency, and incidental expenses,	145,431 00
Gross Cash Expenditures,	$3,455,658 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$252,822,907 00	$3,353,516 92
written during 1877,	268,239,050 00	3,014,915 55
Total,	$521,061,957 00	$6,368,432 47
Deduct risks expired and terminated,	242,339,744 00	3,014,734 54
In force at end of year,	$278,722,213 00	$3,353,697 93
Deduct amount re-insured,	510,000 00	5,850 00
Net amount in force,	$278,212,213 00	$3,347,847 93
Inland risks outstanding Dec. 31, 1876,	$82,000 00	$2,950 00
written during 1877,	15,567,346 00	105,140 35
Total,	$15,649,346 00	$108,090 35
Deduct risks expired and terminated,	15,614,346 00	107,240 35
In force at end of year,	$35,000 00	$850 00

MISCELLANEOUS.

Premiums received from organization of company,	$77,524,209 68
Losses paid from organization of company,	48,515,509 44
Cash dividends declared from organization of company,	9,703,365 00
Dividends declared during the year (22 per cent.),	660,000 00
Losses incurred during the year,	1,850,161 49
Company's stock owned by directors,	299,100 00

ÆTNA INSURANCE COMPANY, NEW YORK.

[Incorporated Dec. 1, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, $200,000.

F. A. CONKLING, *President.* *Secretary*, O. S. BOGERT.

Office, No. 172 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$106,000 00	$109,935 00

Securities held as collateral for cash loans :—

		Market value.	Loaned thereon.
4 shares	Archer and Pancoast Manuf'g Co.	$6,000 00	$3,500 00
10 "	Ridgewood Insurance Company,	1,035 00	800 00
17 "	Relief Insurance Company,	807 50	400 00
10 "	Irving Insurance Company,	950 00	800 00
		$8,792 50	$5,500 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$9,797 70
Loans on mortgage of real estate (first liens *),	103,600 00
Interest accrued thereon,	1,813 00
Stocks, bonds, etc., as per schedule,	109,935 00
Loans on collateral security, as per schedule,	5,500 00
Cash in the office of the company	759 11
deposited in bank,	12,667 71

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* Value of lands mortgaged,	$121,000 00
Value of buildings thereon,	107,000 00
Total value of property mortgaged,	$228,000 00
Amount of insurance held as collateral,	68,900 00

Interest due and accrued,	1,184 80	
Premiums in course of collection (gross),	9,001 13	
Premiums more than 3 months due, $642 18		
Gross Assets,		$254,258 45

Liabilities.

Losses adjusted, unpaid,	$4,050 00	
disputed or resisted,	1,750 00	
Unearned premiums on outstanding risks,	26,144 91	
Commissions and brokerage,	1,125 00	
Gross Liabilities, except Capital,		33,069 91
Surplus as regards Policy-holders,		$221,188 54
Paid-up Capital,		200,000 00
Surplus over Capital,		$21,188 54

Income.

Cash received for fire premiums,	$70,867 63	
Deduct re-insurance, rebate, and return prem's,	8,076 15	
Net cash received for fire premiums,		$62,791 48
Cash received for marine and inland prem's,	$750 24	
Deduct re-insurance, rebate, and return prem's	,250 46	
Net cash received for marine and inl'd prem's,		499 78
Interest received on bonds and mortgages,		8,135 06
Interest and div'ds rec'd from all other sources,		10,372 52
Gross Cash Income,		$81,798 84

Expenditures.

Cash paid for fire losses,	$34,761 64
Cash dividends paid,	30,000 00
for commissions and brokerage,	10,714 77
for salaries of officers and employees,	17,650 00
for State and local taxes,	3,406 03
for office, agency, and incidental expenses,	11,275 76
Gross Cash Expenditures,	$107,808 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,895,730 00	$67,884 68
written during 1877,	7,851,600 00	71,579 04
Total,	$15,747,330 00	$139,463 72
Deduct risks expired and terminated,	7,751,985 00	86,589 62
In force at end of year,	$7,995,345 00	$52,874 10
Deduct amount re-insured,	891,079 00	4,366 22
Net amount in force,	$7,104,266 00	$48,507 88

Marine risks outstanding Dec. 31, 1876,	$9,800 00	$64 50
written during 1877,	270,550 00	750 24
Total,	$280,350 00	$814 74
Deduct risks expired and terminated,	163,000 00	574 10
In force at end of year,	$117,350 00	$240 64
Deduct amount re-insured,	69,600 00	127 50
Net amount in force,	$47,750 00	$113 14

Miscellaneous.

Premiums received from organization of company	$764,039 55
Losses paid from organization of company,	430,458 61
Cash dividends declared from organization of company,	138,000 00
Dividends declared during the year (15 per cent),	30,000 00
Losses incurred during the year,	33,597 87
Company's stock owned by directors,	47,200 00

AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

Paid-up Capital, $600,000.*

S. G. Gould, *President.* *Secretary*, Fred H. Harris.

Office, No. 746 Broad Street.

Attorney to accept service, Richard Pope, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds,	$225,000 00	$236,250 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$135,155 37
Loans on mortgage of real estate (first liens †),	901,462 89
Interest due or accrued thereon,	13,936 66

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* Represented by Scrip pledged to meet losses.

† Total value of property mortgaged, $2,625.050 00
Amount of insurance held as collateral, 1,126,220 00

Stocks, bonds, etc., as per schedule,		236,250 00	
Cash in the office of the company,		6,339 11	
deposited in various banks,		45,495 65	
Premiums in course of collection (gross),		14,995 34	
Rents due,		853 36	
Company's scrip purchased,	$68,765 00		
Gross Assets,			$1,354,488 38

LIABILITIES.

Losses claimed and reported,		$2,919 66	
Unearned premiums on outstanding risks,		105,321 95	
Reclaimable on perpetual fire policies,		237 50	
Dividends to scrip-holders unpaid,		5,901 70	
Commissions and brokerage,		2,722 50	
Dividends to Policy-holders unpaid,		31,262 00	
Gross Liabilities, except Scrip,			148,365 31
Surplus as regards Policy-holders,			$1,206,123 07
Capital represented by Scrip,			600,000 00
Surplus over Capital,			$606,123 07

INCOME.

Cash received for fire premiums,		$192,680 17	
Deduct re-insurance, rebate, and return prem's,		12,056 88	
Net cash received for fire premiums,			$180,623 29
Interest and dividends received from all sources,			68,416 39
Income from rents,			5,079 43
Gross Cash Income,			$254,119 11

EXPENDITURES.

Cash paid for fire losses,		$49,279 83	
Deduct salvage and re-insurance,		1,500 00	
Net cash paid for fire losses,			$47,779 83
Cash dividends paid scrip-holders,			61,146 91
dividends paid policy-holders,			29,349 00
paid for commissions and brokerage,			23,565 08
paid for salaries of officers and employees,			29,978 92
paid for state and local taxes,			4,278 97
paid for office, agency, and incidental expenses,			4,098 51
Gross Cash Expenditures,			$200,197 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$25,088,820 29	$207,555 75
written during 1877,	26,672,454 09	194,811 16
Total,	$51,761,274 38	$402,366 91
Deduct risks expired and terminated,	25,898,553 42	195,938 16
In force at end of year,	$25,862,720 96	$206,428 75
Deduct amount re-insured,	197,516 66	1,648 26
Net amount in force,	$25,665,204 30	$204,780 49

Miscellaneous.

Premiums received from organization of company,	$2,662,245 95
Losses paid from organization of company,	631,835 26
Cash dividends declared from organization of company,	799,420 26
Dividends declared during the year,	60,635 76
Losses incurred during the year,	49,199 49

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

Paid-up Capital, $300,000.

George T. Cram, *Poesident.* *Secretary*, James Newman.

Attorney to accept service, George O. Carpenter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$250,000 00	$295,000 00
Missouri State bonds, 6s,	400,000 00	422,000 00
	$650,000 00	$717,000 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$717,000 00	
Cash in the office of the company,	1,607 96	
deposited in Bank of Commerce,	30,948 46	
Premiums in course of collection (gross),	47,384 70	
Gross Assets,		$796,941 12

Liabilities.

Losses adjusted, unpaid,	$5,655 84
claimed and reported,	20,655 00
disputed or resisted,	41,500 00
Unearned premiums on outstanding risks,	213,590 87

Dividends to stockholders unpaid,	$1,070 00	
Commissions and brokerage,	6,635 62	
Gross Liabilities, except Capital,		$289,107 33
Surplus as regards Policy-holders,		$507,833 79
Paid-up Capital,		300,000 00
Surplus over Capital,		$207,833 79

Income.

Cash received for fire premiums,	$449,381 33	
Deduct re-insurance, rebate, and return prem's,	63,789 09	
Net cash received for fire premiums,		$385,592 24
Interest received on bonds,		36,054 68
Interest and divid'ds rec'd from all other sources,		1,647 39
Gross Cash Income,		$423,294 31

Expenditures.

Cash paid for fire losses,	$201,948 67	
Deduct salvage and re-insurance,	16,509 61	
Net cash paid for fire losses,		$185,439 06
Cash dividends paid,		39,663 75
paid for commissions and brokerage,		66,233 08
for salaries of officers and employees,		28,848 75
for State and local taxes,		8,619 16
for office, agency, and incidental expenses,		39,216 98
Gross Cash Expenditures,		$368,020 78

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$25,256,605 00	$414,552 19
written during 1877,	31,499,742 00	452,291 95
Total,	$56,756,347 00	$866,844 14
Deduct risks expired and terminated,	28,076,967 00	416,252 45
In force at end of year,	$28,679,380 00	$450,591 69
Deduct amount re-insured,	893,796 00	17,077 46
Net amount in force,	$27,785,584 00	$433,514 23

Miscellaneous.

Premiums received from organization of company,	$4,551,594 35
Losses paid from organization of company,	2,603,705 48
Cash dividends declared from organization of company,	153,537 70
Dividends declared during the year,	39,500 00
Losses incurred during the year,	180,454 73
Company's stock owned by directors,	60,575 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

HENRY BUTLER, *President.* *Secretary*, WILLIAM RAYNOR.

Office, No. 61 Liberty Street.

Attorney to accept service, EDWARD O. BALLARD, *Marlborough.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$149,000 00	$157,093 75
Brooklyn and Newtown Railroad bonds,	10,000 00	8,500 00
1 share Produce Exchange,	1,000 00	500 00
277 shares American Exchange Bank,	27,700 00	29,362 00
	$187,700 00	$195,455 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
49 shares New York and New Haven R.R.	$7,350 00	
100 " Williamsburg Gas Company,	7,500 00	
450 " Firemen's Trust Insurance Co.,	4,950 00	$18,400 00
New York and Erie Railroad bonds,	2,000 00	
Belt Railroad bonds,	3,250 00	
United States bonds,	2,150 00	2,000 00
494 shares Westchester Fire Insurance Co.,	5,181 00	
52 " Central National Bank,	5,200 00	14,200 00
100 " American Trust Company,	5,000 00	
Bonds and mortgages,	36,000 00	21,000 00
	$78,581 00	$55,600 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$20,000 00	
Loans on mortgage of real estate (first liens *),	11,800 00	
Interest due or accrued thereon,	418 97	
Stocks, bonds, etc., as per schedule,	195,455 75	
Loans on collateral security, as per schedule,	55,600 00	
Cash in the office of the company,	297 01	
deposited in various banks,	5,969 10	
Interest due and accrued,	1,763 09	
Premiums in course of collection (gross),	3,165 54	
Premiums more than 3 mos. due, $540 82		
Gross Assets,		$294,469 46

* Value of lands mortgaged, $11,250 00
Value of buildings thereon, 18,500 00
Total value of property mortgaged, $29,750 00
Amount of insurance held as collateral, 15,000 00

Liabilities.

Losses adjusted, unpaid,	$220 98	
Unearned premiums on outstanding risks,	20,264 39	
Due and accrued for rent, salaries, etc.,	832 50	
Due for borrowed money,	500 00	
Commissions and brokerage,	474 82	
Gross Liabilities, except Capital,		$22,292 69
Surplus as regards Policy-holders,		$272,176 77
Paid-up Capital,		200,000 00
Surplus over Capital,		$72,176 77

Income.

Cash received for fire premiums,	$50,380 57	
Deduct re-ins., rebate, and return premiums,	9,525 14	
Net cash received for fire premiums,		$40,855 43
Cash received for marine and inland premiums,		2,455 50
Interest received on bonds and mortgages,		1,137 26
Interest and dividends received from all other sources,		13,763 98
Income from rents,		400 00
Gross Cash Income,		$58,612 17

Expenditures.

Cash paid for fire losses,	$10,162 29	
Deduct salvage and re-insurance,	239 15	
Net cash paid for fire losses,		$9,923 14
Cash paid for marine and inland losses,		128 44
Cash dividends paid,		20,280 00
Cash paid for commissions and brokerage,		2,244 05
paid for salaries of officers and employees,		18,086 32
paid for State and local taxes,		1,332 07
paid for office, agency, and incidental expenses,		6,933 94
Gross Cash Expenditures,		$58,927 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,899,109 00	$41,905 27
written during 1877,	12,474,602 00	49,330 79
Total,	$23,373,711 00	$91,236 06
Deduct risks expired and terminated,	12,986,279 00	51,390 81
In force at end of year,	$10,387,432 00	$39,845 25
Deduct amount re-insured,	402,550 00	1,687 78
Net amount in force,	$9,984,882 00	$38,157 47

Marine risks outstanding Dec. 31, 1876,	$83,500 00	$1,996 60
written during 1877,	90,750 00	2,455 50
Total,	$174,250 00	$4,452 10
Deduct risks expired and terminated,	99,250 00	2,456 60
In force at end of year,	$75,000 00	$1,995 50

MISCELLANEOUS.

Premiums received from organization of company,	$1,254,549 84
Losses paid from organization of company,	504,139 73
Cash dividends declared from organization of company,	245,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	10,082 56
Company's stock owned by directors,	63,000 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS R. MARIS, *President.* *Secretary*, ALBERT C. L. CRAWFORD.

Office, No. 310 Walnut Street.

Attorney to accept service, GEO. E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares North Pennsylvania R.R. Company,	$5,000 00	$3,700 00
100 " Pennsylvania R.R. Company,	5,000 00	3,300 00
Penna. R.R. registered bonds, 6s,	10,000 00	10,000 00
Phila. and Reading R.R. coupon bonds,	2,100 00	1,407 00
Harrisburg, P., Mt. Joy and L. R.R. bonds,	10,000 00	10,400 00
Delaware R.R. Co. mortgage bonds,	5,000 00	5,000 00
North Penna. R.R. 1st mortgage bonds, 6s,	14,000 00	15,190 00
" " " 2d mortgage bonds, 7s,	4,000 00	4,440 00
Penna. R.R. reg'd mortgage bonds, general,	20,000 00	21,700 00
" " consolidated mortgage bonds, 6s,	20,000 00	18,400 00
Phila., Wil., and Balt. R.R. bonds,	10,000 00	10,300 00
Del. and R. Canal and Camd. and Amb. R.R. and Transportation Co.'s mort. bonds,	24,000 00	26,160 00
Elmira and Williamsport R.R. Co. bonds,	1,000 00	600 00
Schuylkill Nav. Co. 1st mortgage bonds,	12,000 00	10,800 00
Chesapeake and Del. Canal Co. mort. bonds,	10,000 00	7,600 00
Lehigh Coal and Navigation Co. bonds,	20,000 00	20,600 00
" " " reg. bonds,	20,000 00	20,400 00
Susquehanna Canal Co. mortgage bond,	7,000 00	2,100 00

Dela. Division Canal Co. mortgage bond,	$15,000 00	$15,000 00
Schuylkill Navigation Co. mortgage loan,	1,225 00	784 00
City and county of Erie loan,	1,600 00	1,120 00
Cincinnati city bonds, 7-30s,	30,000 00	30,600 00
Tennessee state loan 6s,	24,000 00	8,280 00
United States registered bonds,	200,000 00	208,750 00
American Steamship Company loan,	15,000 00	11,175 00
Shamokin Val. and P. R.R. 1st mort. bond, 7s,	20,000 00	19,000 00
Ground rents,		41,040 83
		$527,846 83

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Lehigh Coal and Nav. Co.'s bonds, gold,	$1,740 00	$1,678 98
United States 5-20 bonds 1867,	1,083 75	1,050 00
Lehigh Valley R.R. Company bonds, 7s,	3,360 00	4,000 00
25 shares Nesquehoning Val. R.R. Co.,	1,162 50	
Missouri State bond,	1,000 00	
45 shares U. S. Fertilizing and Chem. Co.,	1,800 00	1,350 00
196 " Lehigh Valley Railroad,	7,840 00	7,000 00
Mortgage additional,	2,000 00	
250 shares Cambria Iron Company,	12,500 00	32,000 00
500 " Pennsylvania Salt Company,	32,500 00	
Charleston, S. C., Min. and Manuf. Co. bonds,	8,800 00	7,000 00
100 shares Pennsylvania Railroad,	3,300 00	1,000 00
250 " Lehigh Coal and Navigation Co.,	4,625 00	5,000 00
Philadelphia and Reading R.R. Co. bonds,	5,600 00	
Charleston, S. C., Min. and Manuf. Co. bonds,	2,200 00	3,000 00
72 shs. " " "	2,880 00	
200 shares Lehigh Valley Railroad,	8,000 00	6,000 00
	$100,391 25	$69,078 98

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$150,100 00	
Loans on mortgage of real estate (first liens *),	422,439 50	
Interest due or accrued thereon,	9,145 80	
Stocks, bonds, etc., as per schedule,	527,846 83	
Loans on collateral security, as per schedule,	69,078 98	
Cash in the office of the company,	929 56	
deposited in various banks,	84,152 56	
Interest due and accrued,	6,843 74	
Premiums in course of collection (gross),	22,747 52	
Rents due and accrued,	376 77	
Gross Assets,		$1,293,661 26

* Value of lands mortgaged, $348,975 00
Value of buildings thereon, 664,675 00
Total value of property mortgaged, $1,013,650 00
Amount of insurance held as collateral, 345,600 00

Liabilities.

Losses adjusted, unpaid,	$5,893 43	
claimed and reported,	7,687 57	
disputed or resisted,	5,500 00	
Unearned premiums on outstanding risks,	175,128 72	
Reclaimable on perpetual fire policies,	272,376 70	
Dividends to stockholders unpaid,	855 00	
Due and accrued for rent, salaries, etc.,	450 00	
Commissions and brokerage,	4,149 75	
Return premiums,	1,386 14	
Gross Liabilities, except Capital,		$473,427 31
Surplus as regards Policy-holders,		$820,233 95
Paid-up Capital,		400,000 00
Surplus over Capital,		$420,233 95

Income.

Cash received for fire premiums,	$369,826 90	
Deduct re-insurance, rebate, and return prem's,	36,158 99	
Net cash received for fire premiums,		$333,667 91
Interest received on bonds and mortgages,		24,437 03
and dividends received from all other sources,		32,289 38
Income from rents,	$2,952 07	4,474 01
from all other sources,	1,521 94	
Deposits received for perpetual fire risks,	$2,762 28	
Gross Cash Income,		$394,868 33

Expenditures.

Cash paid for fire losses,	$202,056 25
dividends paid,	39,800 00
paid for commissions and brokerage,	134 42
for salaries of officers and employees,	97,347 76
for State and local taxes,	13,328 23
for office, agency, and incidental expenses,	7,627 55
Deposits returned on perpetual fire risks, $3,329 83	
Gross Cash Expenditures,	$360,294 21

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$35,589,434 00	$404,877 08
written during 1877,	39,288,207 00	369,826 90
Total,	$74,877,641 00	$774,703 98
Deduct risks expired and terminated,	43,065,613 00	440,983 86
In force at end of year,	$31,812,028 00	$333,720 12
Deduct amount re-insured,	177,206 00	1,545 00
Net amount in force,	$31,634,822 00	$332,175 12
Perpetual risks in force,	$10,988,208 00	$286,862 31

MISCELLANEOUS.

Premiums received from organization of company,	$5,904,960 34
Losses paid from organization of company,	3,932,006 93
Cash dividends declared from organization of company,	1,972,975 50
Dividends declared during the year (10 per cent.),	40,000 00
Losses incurred during the year,	195,638 29
Company's stock owned by directors,	18,600 00

AMITY INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated June 19, 1873. Commenced business June 19, 1873.]

PAID-UP CAPITAL, $200,000.

EDWARD MERRITT, *President.* *Secretary*, NATHAN HARPER.

Office, No. 115 Broadway.

Attorney to accept service, TIMOTHY T. SAWYER, JR., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$160,000 00	$172,450 00
Market National Bank stock,	5,000 00	5,500 00
Dry Goods Bank stock,	2,000 00	2,000 00
	$167,000 00	$179,950 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds,	$6.695 00	$6,470 00
Produce Exchange certificate,	800 00	450 00
	$7,495 00	$6,920 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$4,500 00
Loans on mortgage of real estate (first liens *),	8,000 00
Interest accrued thereon,	18 66
Stocks, bonds, etc., as per schedule,	179,950 00
Loans on collateral security, as per schedule,	6,920 00
Cash in the office of the company,	265 25
deposited in various banks,	4,239 64

* Value of lands mortgaged,	$4,500 00
Value of buildings thereon,	12,000 00
Total value of property mortgaged,	$16,500 00
Amount of insurance held as collateral,	12,000 00

Interest due and accrued,	$1,010 28	
Premiums in course of collection (gross),	8,038 27	
Notes taken for marine and inland risks,	600 00	
Salvages and other claims,	8,823 83	
Gross Assets,		$222,365 93

LIABILITIES.

Losses adjusted, unpaid,	$1,003 19	
claimed and reported,	700 00	
disputed or resisted,	1,800 00	
Unearned premiums on outstanding risks,	25,855 89	
Commissions and brokerage,	913 25	
Gross Liabilities, except Capital,		30,272 33
Surplus as regards Policy-holders,		$192,093 60
Paid-up Capital,		200,000 00
Impairment of Capital,		$7,906 40

INCOME.

Cash received for fire premiums,	$82,234 86	
Deduct re-ins., rebate, and return premiums,	10,191 65	
Net cash received for fire premiums,		$72,043 21
Cash received for marine and inland premiums,		2,689 00
Unpaid premium notes rec'd during the year,	$600 00	
Interest received on bonds and mortgages,		784 60
Interest and dividends received from all other sources,		10,909 81
Income from all other sources,		163 45
Gross Cash Income,		$86,590 07

EXPENDITURES.

Cash paid for fire losses,	$45,373 21	
Deduct salvage and re-insurance,	131 75	
Net cash paid for fire losses,		$45,241 46
Cash paid for marine and inland losses,		2,596 70
Cash dividends paid,		8,000 00
Cash paid for commissions and brokerage,		14,897 64
for salaries of officers and employees,		9,750 00
for State and local taxes and fees,		1,351 44
for office, agency, and incidental expenses,		11,504 02
Gross Cash Expenditures,		$93,341 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,220,567 00	$46,046 14
written during 1877,	7,427,920 00	79,278 03
Total,	$13,648,487 00	$125,324 17
Deduct risks expired and terminated,	8,000,657 00	76,461 80
In force at end of year,	$5,647,830 00	$48,862 37
Deduct amount re-insured,	136,832 00	572 97
Net amount in force	$5,510,998 00	$48,289 40
Marine risks outstanding Dec. 31, 1876,	$32,750 00	$ 1,457 50
written during 1877,	77,500 00	2,839 00
Total,	$110,250 00	$4,296 50
Deduct risks expired and terminated,	53,750 00	2,082 50
In force at end of year,	$56,500 00	$2,214 00

Miscellaneous.

Premiums received from organization of company,	$302,107 95
Losses paid from organization of company,	108,731 57
Cash dividends declared from organization of company,	55,000 00
Dividends declared during the year (4 per cent.),	8,000 00
Losses incurred during the year,	50,065 35
Company's stock owned by directors,	85,400 00

ATLANTIC INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Dec. 31, 1871. Commenced business Jan. 2, 1872.]

Paid-up Capital, $200,000.

John D. Cocks, *President.* *Secretary*, William D. Cornell.

Office, No. 178 Broadway, N.Y.

Attorney to accept service, Horace V. Freeman, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$200,000 00	$207,662 50
Richmond (Va.) city bonds, 8s,	10,000 00	11,500 00
South Carolina State bonds, 6s,	19,000 00	2,400 00
	$229,000 00	$221,562 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Atlantic Dock Company stock,	$17,050 00	$10,000 00
Atlantic Avenue Railroad bonds,	2,850 00	2,200 00

First National Bank stock,	$10,000 00	$5,000 00
Tradesmen' Insurance Company stock,	1,500 00	1,000 00
Citizens' Gas Light Company stock,	850 00	400 00
Gold Check, Bank of New York,	21,063 75	
Springfield, Ill., water bonds,	6,300 00	
Central Pacific Railroad bonds,	2,090 00	
Rock Island Railroad bonds,	2,060 00	35,000 00
Georgia State gold bonds, 7s,	2,100 00	
Missouri Pacific Railroad bonds,	1,000 00	
Union Pacific Railroad bonds,	4,030 00	
	$70,893 75	$53,600 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$94,500 00	
Interest accrued thereon,	543 67	
Stocks, bonds, etc., as per schedule,	221,562 50	
Loans on collateral security, as per schedule,	53,600 00	
Cash in the office of the company,	23,651 54	
deposited in Nassau National Bank,	22,237 85	
Interest due and accrued,	351 38	
Premiums in course of collection (gross),	20,301 01	
Premiums more than 3 months due, $581 13		
Gross Assets,		$436,747 95
Special deposits in other States (net),†		2,639 82
Balance,		$434,108 13

Liabilities.

Losses adjusted, unpaid,	$11,511 62	
claimed and reported,	5,777 07	
disputed or resisted,	10,250 70	
Unearned premiums on outstanding risks,	96,634 59	
Commissions and brokerage,	3,002 10	
Gross Liabilities, except Capital,		127,176 08
Surplus as regards Policy-holders in this State,		$306,932 05
Paid-up Capital,		200,000 00
Surplus over Capital,		$106,932 05

* Value of lands mortgaged, $106,500 00
Value of buildings thereon, 152,500 00
Total value of property mortgaged, $259,000 00
Amount of insurance held as collateral, 102,000 00

† Deposits in other States for special protection of citizens of such States, $10,000 00
Liabilities in such States, 7,360 18
$2,639 82

Income.

Cash received for fire premiums,	$357,460 83	
Deduct re-insurance, rebate, and return prem's,	46,144 38	
Net cash received for fire premiums,		$311,316 45
Interest received on bonds and mortgages,		7,008 25
Interest and dividends rec'd from all other sources,		15,843 66
Gross Cash Income,		$334,168 36

Expenditures.

Cash paid for fire losses,	$215,315 99	
Deduct salvage and re-insurance,	1,099 51	
Net cash paid for fire losses,		$214,216 48
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		44,711 19
for salaries of officers and employees,		24,554 00
for State and local taxes,		9,362 93
for office, agency, and incidental expenses,		27,931 92
Gross Cash Expenditures,		$340,776 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$23,257,089 00	$214,321 30
written during 1877,	35,473,733 00	369,323 03
Total,	$58,730,822 00	$583,644 33
Deduct risks expired and terminated,	35,118,237 00	393,461 10
In force at end of year,	$23,612,585 00	$190,183 23
Deduct amount re-insured,	108,324 00	1,023 81
Net amount in force,	$23,504,261 00	$189,159 42

Miscellaneous.

Premiums received from organization of company,	$2,005,969 75
Losses paid from organization of company,	1,050,942 28
Cash dividends declared from organization of company,	100,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	206,068 60
Company's stock owned by directors,	54,850 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $200,000.

J. S. PARISH, *President.* *Secretary*, T. W. HAYWARD, JR.

Attorney to accept service, HAMMOND VINTON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds,		$15,000 00	$15,825 00
200 shares	National Bank of Commerce, Prov.,	10,000 00	9,400 00
120 "	Northern Bank, Providence,	12,000 00	10,800 00
113 "	Weybossett Nat'l Bank, Providence,	5,650 00	6,780 00
200 "	First National Bank, Providence,	20,000 00	18,400 00
200 "	Merchants' Nat'l Bank, Providence,	10,000 00	11,400 00
169 "	Fourth National Bank, Providence,	16,900 00	21,125 00
11 "	American Exch. Nat'l B'k, Prov.,	1,100 00	1,166 00
10 "	R.I. Safe Deposit Company, Prov.,	1,000 00	500 00
104 "	Michigan Central Railroad,	10,400 00	6,240 00
		$102,050 00	$101,636 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,		$145,780 26	
Stocks, bonds, etc., as per schedule,		101,636 00	
Cash in the office of the company,		155 82	
Premiums in course of collection (gross),		10,194 25	
Notes taken for marine and inland risks,		50 00	
Rents due and accrued,	$3,667 88		
Assignee claim,	1,358 30		
		5,026 18	
Gross Assets,			$262,842 51

LIABILITIES.

Losses adjusted, unpaid,	$2,949 13
claimed and reported,	7,590 00
Total amount of losses,	$10,539 13
Less re-insurance,	1,500 00
Net amount of unpaid losses,	$9,039 13
Unearned premiums on outstanding risks,	36,783 53
Dividends to stockholders unpaid,	151 50
Due and accrued for rent, salaries,	471 74
Due for borrowed money,	12,006 85

Commissions and brokerage,	$1,965 65	
Re-insurance,	22 99	
Gross Liabilities, except Capital,		$60,441 39
Surplus as regards Policy-holders,		$202,401 12
Paid-up Capital,		200,000 00
Surplus over Capital,		$2,401 12

Income.

Cash received for fire premiums,	$73,833 36	
Deduct re-insurance, rebate, and return prem's,	11,226 52	
Net cash received for fire premiums,		$62,606 84
Cash received for marine and inland prem's,	$12,908 65	
Deduct re-insurance, rebate, and return prem's,	6,312 51	
Net cash received for marine and inl'd prem's,		6,596 14
Unpaid premium notes rec'd during the year,	$50 00	
Interest and dividends received from all sources,		4,970 64
Income from all other sources; viz., rents, $9,934.69; profit and loss account, $5.79,		9,940 48
Gross Cash Income,		$84,114 10

Expenditures.

Cash paid for fire losses,	$55,842 20	
Deduct salvage and re-insurance,	47 50	
Net cash paid for fire losses,		$55,794 70
Cash paid for marine and inland losses,	$4,194 69	
Deduct salvage and re-insurance,	447 43	
Net cash paid for marine and inland losses,		3,747 26
Cash dividends paid,		9,129 00
paid for commissions and brokerage,		11,194 75
paid for salaries and incidental expenses,		12,245 73
paid for State and local taxes,		2,916 15
paid for real estate expenses,		4,558 04
Gross Cash Expenditures,		$99,585 63

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$5,445,826 46	$76,141 41
written during 1877,	5,966,215 65	73,833 36
Total,	$11,412,042 11	$149,974 77
Deduct risks expired and terminated,	6,184,395 25	77,818 70
In force at end of year,	$5,227,646 86	$72,156 07
Deduct amount re-insured,	75,933 25	911 62
Net amount in force,	$5,151,713 61	$71,244 45

Marine risks outstanding Dec. 31, 1876,	$141,192 00	$2,035 18
written during 1877,	1,347,292 60	12,908 65
Total,	$1,488,484 60	$14,943 83
Deduct risks expired and terminated,	1,420,324 60	14,054 13
In force at end of year,	$68,160 00	$889 70
Deduct amount re-insured,	34,112 00	403 45
Net amount in force,	$34,048 00	$486 25

MISCELLANEOUS.

Premiums received from organization of company,	$2,906,469 52
Losses paid from organization of company,	2,249,878 33
Cash dividends declared from organization of company,	323,000 00
Dividends declared during the year (4½ per cent.),	9,000 00
Losses incurred during the year,	60,949 53
Company's stock owned by directors,	52,933 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

JOHN D. JONES, *President.* *Secretary*, JOS. H. CHAPMAN.

Office, No. 51 Wall Street.

Attorney to accept service, G. WINTHROP COFFIN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Value.*
American Exchange Bank stock,	$40,000 00	$36,000 00
Bank of America stock,	90,000 00	90,000 00
Bank of Commerce stock,	20,000 00	20,000 00
Bank of New York stock,	64,400 00	64,400 00
Leather Manufacturers' Bank stock,	15,600 00	15,600 00
Merchants' Bank stock,	97,750 00	97,750 00
Mechanics' Bank stock,	45,900 00	45,900 00
Manhattan Company stock,	8,550 00	8,550 00
Market Bank stock,	50,000 00	45,000 00
Metropolitan Bank stock,	33,700 00	33,700 00
Phenix Bank stock,	24,440 00	17,108 00
Union Bank stock,	40,000 00	40,000 00
Ohio state bonds,	73,000 00	65,700 00
New York state bonds,	45,000 00	45,000 00
Illinois state bonds,	8,000 00	7,200 00
New York Central Railroad bonds,	39,000 00	33,150 00

* Estimated for purpose of permanent investment.

Delaware and Hudson Canal Company bonds,	$50,000 00	$45,000 00
New York county and city bonds,	976,600 00	889,000 00
Brooklyn city bonds,	122,000 00	109,800 00
Kings county bonds,	59,000 00	53,100 00
Jersey city bonds,	100,000 00	90,000 00
United States bonds,	9,685,000 00	8,639,000 00
District of Columbia bonds,	150,000 00	75,000 00
	$11,837,940 00	$10,565,958 00

Securities held as collateral for cash loans : —

	Value,*	Loaned thereon.
Delaware and Hudson Canal Company bonds,	$40,000 00	
Cleveland and Pittsburgh Railroad bonds,	33,000 00	$100,000 00
Lake Shore and Mich. So. Railroad bonds,	22,000 00	
Panama Railroad Company stock,	25,000 00	
Lake Shore and Mich. So. Railroad stock,	80,000 00	
Chicago, Milwaukee, and St. Paul R.R. stock,	75,500 00	140,000 00
Chicago and North-Western Railroad stock,	18,500 00	
Delaware, Lackawana, and Western R.R. stock, Howard Fire Insurance Company stock, Niagara Fire Insurance Company stock, Grand River Valley Railroad bonds,	18,500 00	16,000 00
Chicago, Rock Island, and Pac. R.R. bonds,	135,000 00	
Lake Shore and Michigan So. Railroad bonds,	110,000 00	
Albany and Susquehanna Railroad bonds,	9,000 00	230,000 00
Central Pacific (California) Railroad bonds,	16,000 00	
San Francisco City bonds,	5,000 00	
Union Pacific Railroad bonds,	15,000 00	12,000 00
Chicago and No. Western R.R. (gold) bonds,	6,500 00	5,000 00
Dayton and Michigan Railroad bonds,	10,000 00	
Terre Haute and Indiana Railroad bonds,	7,000 00	
New York, Providence, and Boston stock,	8,000 00	
Manhattan Gas-Light Company stock,	48,000 00	85,000 00
Metropolitan Gas-Light Company stock,	19,000 00	
Brooklyn Gas-Light Company stock,	12,000 00	
Manhattan Bank stock,	2,500 00	
Bank of America stock,	10,000 00	
Nassau Bank (Brooklyn),	25,000 00	50,000 00
Rensselaer and Saratoga Railroad stock,	90,000 00	
Stockton City bonds,	6,000 00	3,000 00
New York City bonds,	31,000 00	25,000 00
United States bonds,	168,000 00	156,000 00
Atlantic Mutual Insurance Company scrip,	54,000 00	41,200 00
	$1,099,500 00	$863,200 00

* Estimated for the purpose of temporary security.

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$250,000 00	
Stocks, bonds, etc., as per schedule,	10,565,958 00	
Loans on collateral security, as per shedule,	863,200 00	
Cash deposited in various banks,	555,364 02	
Notes taken for marine and inland risks,	1,764,393 63	
Salvage on losses paid,	367,436 01	
Gross Assets,		$14,366,351 66

Liabilities.

Losses adjusted, unpaid,	$103,014 93	
claimed and reported,	1,411,163 38	
disputed or resisted,	272,000 00	
Unearned premiums on outstanding risks,	1,848,697 36	
Unpaid scrip ordered to be redeemed,	180,000 00	
Return premiums,	133,879 21	
Other demands,	47,775 87	
Gross Liabilities, except Scrip,		3,996,530 75
Surplus as regards Policy-holders,		$10,369,820 91
Scrip outstanding,		8,140,090 00
Surplus over Scrip,		$2,229,730 91

Income.

Cash received for marine and inland prem's,	$4,808,477 10	
Deduct re-insurance, rebate, and return prem's,	575,789 66	
Net cash received for marine and inl'd prem's,		$4,232,687 44
Unpaid premium notes rec'd during the year, $2,014,393.63.		
Interest and dividends received from all sources,		722,050 95
Income from rents,	$16,625 00	
from other sources,	48,827 53	
		65,452 53
Gross Cash Income,		$5,020,190 92

Expenditures.

Cash paid for marine and inland losses,	$2,565,890 27
Interest paid scrip-holders,	535,314 00
Cash paid for redemption of scrip,	2,504,900 00
paid for commissions and brokerage,	29,370 93
paid for salaries of officers and employees,	383,906 84
paid for State and local taxes,	26,306 88
paid for office and incidental expenses,	26,698 65
Gross Cash Expenditures,	$6,072,387 57

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$89,490,309 00	$2,040,362 61
written during 1877, .	271,734,892 00	4,710,665 83
Total, ...	$361,225,201 00	$6,751,028 44
Deduct risks expired and terminated, .	291,483,639 00	4,902,331 08
In force at end of year, . . .	$69,741,562 00	$1,848,697 36

BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL, $200,000.

PASCAL P. PRATT, *President.* *Secretary*, EDWARD B. SMITH.

Office, No. 44 Main Street.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, ...	$200,000 00	$212,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule, . .	$212,000 00	
Cash in the office of the company, . . .	333 19	
deposited in various banks, . . .	70,792 01	
Interest due and accrued, ...	1,700 00	
Premiums in course of collection (net), . .	6,440 71	
Notes taken for marine and inland risks, .	10,573 91	
Salvage on losses paid, ...	9,739 54	
Gross Assets, ...		$311,579 36

LIABILITIES.

Losses claimed and reported, ...	$29,576 24	
disputed or resisted, ...	1,200 00	
Total amount of losses, ...	$30,776 24	
Less re-insurance, ...	12,591 26	
Net amount of unpaid losses, ...	$18,184 98	
Unearned premiums on outstanding risks, .	46,613 77	
Gross Liabilities except Capital, . .		64,798 75
Surplus as regards Policy-holders, ...		$246,780 61
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		$46,780 61

Income.

Cash received for fire premiums,	$93,509 60	
Deduct re-insurance, rebate, and return prem's,	13,310 74	
Net cash received for fire premiums,		$80,198 86
Cash received for marine and inland prem's,	$149,740 78	
Deduct re-insurance, rebate, and return prem's,	63,794 90	
Net cash received for marine and inl'd prem's,		85,945 88
Unpaid prem. notes rec'd during year,	$17,014 62	
Interest and dividends rec'd from all sources,		13,844 15
Income from old accounts collected,		367 50
Gross Cash Income,		$180,356 39

Expenditures.

Cash paid for fire losses,	$61.564 42	
Deduct salvage and re-insurance,	4,486 27	
Net cash paid for fire losses,		57,078 15
Cash paid for marine and inland losses,	$97,105 67	
Deduct salvage and re-insurance,	40,228 16	
Net cash paid for marine and inland losses,		56,877 51
Cash dividends paid,		20,000 00
Cash paid for commissions, brokerage, and expenses,		30,405 77
for salaries of officers and employees,		12,341 43
for State and local taxes,		4,053 78
Gross Cash Expenditures,		$180,756 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,348,804 00	$95,809 78
written during 1877,	9,906,934 00	95,694 64
Total,	$18,255,738 00	$191,504 42
Deduct risks expired and terminated,	10,201,016 00	103,594 07
In force at end of year,	$8,054,722 00	$87,910 35
Deduct amount re-insured,	170,620 00	1,905 07
Net amount in force,	$7,884,102 00	$86,005 28
Marine risks outstanding Dec. 31, 1876,	$67,900 00	$2,821 75
written during 1877,	24,834,124 00	154,563 79
Total,	$24,902,024 00	$157,385 54
Deduct risks expired and terminated,	24,709,206 00	147,692 85
In force at end of year,	$192,818 00	$9,692 69
Deduct amount re-insured,	44,147 00	2,457 75
Net amount in force,	$148,671 00	$7,234 94

MISCELLANEOUS.

Premiums received from organization of company,	$613,893 29
Losses paid from organization of company,	317,541 34
Cash dividends declared from organization of company,	60,000 00
Dividends declared during the year (10 per cent),	20,000 00
Losses incurred during the year,	127,997 35
Company's stock owned by directors,	118,000 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, $200,000.

PHILIP BECKER, *President.* *Secretary*, OLIVER J. EGGERT.

Office, Room 1, Company's Building, Buffalo.

Attorney to accept service, JAMES SWORDS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$191,350 00	$200,863 87
Buffalo city water bonds,	25,000 00	27,500 00
Toledo " "	3,000 00	3,300 00
Lake Shore and Mich. Southern R. R. bonds,	25,000 00	25,000 00
Buffalo, N. Y. and P. R. R. bonds,	25,000 00	21,250 00
Citizens' Gas Light Co. 1st mortgage bonds,	10,000 00	10,000 00
Ætna Insurance Co. (N. Y.) stock,	10,000 00	10,000 00
City warrants,	296 40	296 40
	$289,646 40	$298,210 27

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Third National Bank,	$5,000 00	$10,000 00
6 " German Bank,	6,000 00	
Citizens' Gas Light Co., first mortgage bonds,	5,300 00	4,000 00
23 shares Buffalo, N. Y. and P. R. R.,	1,650 00	
Buffalo, N. Y. and P. R. R. bonds,	2,550 00	2,750 00
Cherry Creek bonds,	1,000 00	
Town of Eden bonds,	5,000 00	2,000 00
	$26,500 00	$18,750 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$275,000 00
Loans on mortgage of real estate (first liens *),	35,150 00

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* Value of lands mortgaged,	$58,145 00
Value of buildings thereon,	63,825 00
Total value of property mortgaged,	$121,970 00
Amount of insurance held as collateral,	42,550 00

Interest due or accrued thereon,	$367 50	
Stocks, bonds, etc., as per schedule,	298,210 27	
Loans on collateral security, as per schedule,	18,750 00	
Cash in the office of the company,	2,822 54	
deposited in various banks,	46,449 10	
Interest due and accrued,	1,758 91	
Premiums in course of collection (gross),	23,330 95	
Rents due and accrued,	234 99	
Gross Assets,		$702,074 26*

LIABILITIES.

Losses adjusted, unpaid,	$1,663 05	
claimed and reported,	9,150 00	
disputed or resisted,	2,405 00	
Total amount of losses,	$13,218 05	
Less re-insurance,	2,500 00	
Net amount of unpaid losses,	$10,718 05	
Unearned premiums on outstanding risks,	106,148 11	
Commissions and brokerage,	3,411 60	
Gross Liabilities, except Capital,		120,277 76
Surplus as regards Policy-holders,		$581,796 50
Paid-up Capital,		200,000 00
Surplus over Capital,		$381,796 50

INCOME.

Cash received for fire premiums,	$219,326 85	
Deduct re-ins., rebate, and return prem's,	19,784 88	
Net cash received for fire premiums,		$199,541 97
Unpaid premium notes rec'd during the year,	$26 00	
Interest received on bonds and mortgages,		2,759 27
Interest and dividends received from all other sources,		17,399 06
Income from all other sources, viz., rents,	$11,583 37	13,185 51
from commissions,	1,602 14	
Gross Cash Income,		$232,885 81

EXPENDITURES.

Cash paid for fire losses,	$110,158 86	
Deduct salvage and re-insurance,	4,032 25	
Net cash paid for fire losses,		$106,126 61
Cash dividends paid,		30,000 00

* Including $119,280 Special Reserve Fund, held under New York law.

Cash paid for commissions and brokerage,		$32,874 92
for salaries of officers and employees,		12,734 83
State and local taxes,		3,378 29
for expenses on real estate,	$7,036 61	16,845 48
for office, agency, and incidental exp.,	9,808 87	
Gross Cash Expenditures,		$201,960 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$22,901,596 00	$239,393 16
written during 1877,	24,341,722 00	220,043 93
Total,	$47,243,318 00	$459,437 09
Deduct risks expired and terminated,	24,944,634 00	246,809 41
In force at end of year,	$22,298,684 00	$212,627 68
Deduct amount re-insured,	397,105 00	3,636 32
Net amount in force,	$21,901,579 00	$208,991 36

Miscellaneous.

Premiums received from organization of company,	$1,523,269 65
Losses paid from organization of company,	602,011 28
Cash dividends declared from organization of company,	225,925 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	96,629 00
Company's stock owned by directors,	59,000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1836. Commenced business April, 1837.]

Paid-up Capital, $300,000.

James M. McLean, *President.* *Secretary*, Edward A. Walton.

Office, No. 156 Broadway.

Attorney to accept service, William H. Ellison, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$325,000 00	$355,625 00
Virginia State bonds,	30,000 00	14,700 00
South Carolina State bonds,	11,200 00	3,360 00
Lake Shore and Mich. Southern R.R. bonds,	50,000 00	54,500 00
Union Trust Company stock,	10,000 00	12,000 00
Citizens' National Bank stock,	24,500 00	24,500 00
Harlem Bank stock,	2,500 00	625 00
	$453,200 00	$465,310 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Manhattan Life Insurance Company stock,	$12,500 00	$4,000 00
Citizens' National Bank stock,	1,250 00	1,000 00
Butchers and Drovers' National Bank stock,	1,550 00	20,600 00
Lake Shore and Mich. Southern R.R. bonds,	21,800 00	
" " " " stock,	3,100 00	45,000 00
Western Union Telegraph stock,	54,600 00	
Bank of the Metropolis stock,	4,000 00	3,000 00
N. Y. Central and Hudson River R.R. stock,	31,800 00	
Metropolitan Gas-Light Company stock,	13,000 00	31,000 00
Union Trust Company stock,	18,000 00	
" " "	7,200 00	5,850 00
United States bonds,	11,705 00	6,500 00
Missouri State bonds,	4,200 00	3,500 00
Third Avenue Railroad bonds,	1,000 00	800 00
New York and Harlem Railroad bonds,	48,000 00	40,000 00
	$233,705 00	$161,250 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$94,317 46	
Loans on mortgage of real estate (first liens *),	143,250 00	
Interest due or accrued thereon,	3,450 13	
Stocks, bonds, etc., as per schedule,	465,310 00	
Loans on collateral security, as per schedule,	161,250 00	
Cash deposited in various banks,	25,995 65	
Interest due and accrued,	1,558 17	
Premiums in course of collection (gross),	11,624 52	
Rents due and accrued,	737 50	
Premiums more than 3 mos. due,	$1,057 48	
Gross Assets,		$907,493 43

Liabilities.

Losses claimed and reported,	$10,620 00
Unearned premiums on outstanding risks,	122,467 26
Dividends to stockholders unpaid,	300 80
Due and accrued for rent, salaries, etc.,	1,594 30

* Value of land mortgaged,	$183,000 00
Value of buildings thereon,	149,000 00
Total value of property mortgaged,	$332,000 00
Amount of insurance held as collateral,	101,450 00

Commissions and brokerage,	$1,340 81	
Return premiums,	300 00	
Gross Liabilities, except Capital and Scrip,		$136,623 17
Surplus as regards Policy-holders,		$770,870 26
Paid-up Capital,	$300,000 00	
Scrip outstanding, issued to stockholders,	150,000 00	
		450,000 00
Surplus over Capital and Scrip,		$320,870 26

Income.

Cash received for fire premiums,	$236,467 76	
Deduct re-ins., rebate, and return premiums,	23,459 16	
Net cash received for fire premiums,		$213,008 60
Interest received on bonds and mortgages,		13,596 90
Interest and dividends received from all other sources,		33,030 32
Income from rents,	$3,832 51	
from all other sources,	1,043 63	
		4,876 14
Gross Cash Income,		$264,511 96

Expenditures.

Cash paid for fire losses,	$87,159 74	
Deduct salvage and re-insurance,	1,837 51	
Net cash paid for fire losses,		$85,322 23
Cash dividends paid,		70,363 70
paid for commissions and brokerage,		19,490 32
paid for salaries of officers and employees,		54,011 11
paid for State and local taxes,		3,359 75
paid for office, agency, and incidental expenses,		18,937 03
Gross Cash Expenditures,		$251,484 14

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$43,413,760 82	$265,470 65
written during 1877,	46,994,158 33	240,702 49
Total,	$90,407,919 15	$506,173 14
Deduct risks expired and terminated,	46,605,496 38	257,249 43
In force at end of year,	$43,802,422 77	$248,923 71
Deduct amount re-insured,	1,092,951 33	7,051 23
Net amount in force,	$42,709,471 44	$241,872 48

MISCELLANEOUS.

Premiums received from organization of company,	$5,347,827 53
Losses paid from organization of company,	2,360,770 09
Cash dividends declared from organization of company,	1,297,050 00
Dividends declared during the year (23½ per cent.),	70,500 00
Losses incurred during the year,	82,355 35
Company's stock owned by directors,	69,760 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business February, 1837.]

PAID-UP CAPITAL, $200,000.

E. O. STANARD, *President.* *Secretary*, JOHN P. HARRISON.

Attorney to accept service, GEORGE O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri state bonds, 6s,	$115,000 00	$122,440 00
St. Louis Elevator bonds,	60,000 00	61,800 00
St. Louis Chamber of Commerce bonds,	22,000 00	22,880 00
Second National Bank stock,	2,000 00	1,000 00
Yaeger Milling Co. stock.	12,800 00	15,259 00
No. Mo. R. R. 1st mort. bonds,	100,000 00	103,500 00
Mo. Pacific R. R. mort. bonds,	30,000 00	30,000 00
	$341,800 00	$356,879 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$20,900 00	
Loans on mortgage of real estate (first liens *),	17,200 00	
Interest accrued thereon,	528 00	
Stocks, bonds, etc., as per schedule,	356,879 00	
Cash in the office of the company,	895 13	
deposited in Commercial National Bank,	3,818 47	
Premiums in course of collection (net)	17,509 21	
Gross Assets,		$417,729 81

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* Value of land mortgaged,	$15,000 00
Value of buildings thereon,	20,000 00
Total value of property mortgaged,	$35,000 00
Amount of insurance held as collateral,	13,000 00

Liabilities.

Losses adjusted, unpaid,	$9,836 00	
claimed and reported,	8,760 00	
disputed or resisted,	1,450 00	
Unearned premiums on outstanding risks,	61,873 50	
Gross Liabilities, except Capital,		$81,919 50
Surplus as regards Policy-holders,		$335,810 31
Paid-up Capital,		200,000 00
Surplus over Capital,		$135,810 31

Income.

Cash received for fire premiums,	$134,617 87	
Deduct re-insurance, rebate, and return prem's,	3,060 67	
Net cash received for fire premiums,		$131,557 20
Cash received for marine and inland prem's,	$6,894 40	
Deduct re-insurance, rebate, and return prem's,	1,758 56	
Net cash received for marine and inl'd prem's,		5,135 84
Interest and dividends rec'd from all sources,		26,035 77
Gross Cash Income,		$162,728 81

Expenditures.

Cash paid for fire losses,	$98,007 13
Cash paid for marine and inland losses,	611 94
Cash dividends paid,	19,985 00
paid for commissions and brokerage,	25,927 97
for salaries of officers and employees,	10,000 00
for State and local taxes,	6,468 88
for office, agency, and incidental expenses,	7,910 24
Gross Cash Expenditures,	$168,911 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,717,422 00	$177,193 77
written during 1877,	10,520,370 00	134,617 87
Total,	$21,237,792 00	$311,811 64
Deduct risks expired and terminated,	13,017,168 00	187,637 72
In force at end of year,	$8,220,624 00	$124,173 92
Deduct amount re-insured,	69,180 00	672 00
Net amount in force,	$8,151,444 00	$123,501 92

Marine risks outstanding Dec. 31, 1876,	$4,000 00	$50 00
written during 1877,	954,341 00	6,894 40
Total,	$958,341 00	$6,944 40
Deduct risks expired and terminated,	948,941 00	6,854 40
In force at end of year,	$9,400 00	$90 00

MISCELLANEOUS.

Losses paid from organization of company,	$2,385,755 00
Cash dividends declared from organization of company,	585,798 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	97,587 00
Company's stock owned by directors,	93,300 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, NEW YORK.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* *Secretary*, DAVID J. BLAUVELT.

Office, No. 111 Broadway.

Attorney to accept service, WILLIAM A. BEATTIE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1700 shares Tradesmen's National Bank,	$68,000 00	$85,000 00
200 " N.Y. Central and H. R. Railroad,	20,000 00	21,300 00
United States bonds,	75,000 00	79,656 25
	$163,000 00	$185,956 25

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$11,000 00	
Loans on mortgage of real estate (first liens *),	203,600 00	
Interest due or accrued thereon,	5,818 75	
Stocks, bonds, etc., as per schedule,	185,956 25	
Cash in the office of the company,	498 44	
deposited in various banks,	9,473 70	
Interest due and accrued,	3,803 33	
Premiums in course of collection (gross),	1,503 60	
Premiums more than 3 months due, $103 48		
Gross Assets,		$421,654 07

* Value of lands mortgaged,	$205,700 00
Value of buildings thereon,	190,500 00
Total value of property mortgaged,	$396,200 00
Amount of insurance held as collateral,	189,800 00

Liabilities.

Losses claimed and reported,	$6,678 00	
Less re-insurance,	479 00	
Net amount of unpaid losses,	$6,199 00	
Unearned premiums on outstanding risks,	24,909 34	
Due and accrued for rent, salaries, etc,	891 66	
Commissions and brokerage,	109 26	
Re-insurance, etc.,	77 30	
Gross Liabilities, except Capital,		$32,186 56
Surplus as regards Policy-holders,		$389,467 51
Paid-up Capital,		210,000 00
Surplus over Capital,		$179,467 51

Income.

Cash received for fire premiums,	$49,225 28	
Deduct re-insurance, rebate, and return prem's,	1,599 53	
Net cash received for fire premiums,		$47,625 75
Interest received on bonds and mortgages,		16,910 68
Interest and dividends received from all other sources,		11,875 43
Income from rents,	$100 00	
from profit on bonds sold,	1,316 87	
		1,416 87
Gross Cash Income,		$77,828 73

Expenditures.

Cash paid for fire losses,	$13,934 03	
Deduct salvage and re-insurance,	31 33	
Net cash paid for fire losses,		$13,902 70
Cash dividends paid,		36,000 00
Cash paid for commissions and brokerage,		3,849 71
for salaries of officers and employees,		14,222 52
for State and local taxes,		5,630 97
for rent, loss on sale of investments, etc.,		12,565 93
Gross Cash Expenditures,		$86,171 83

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$12,560,147 50	$56,873 43
written during 1877,	13,101,899 36	48,308 50
Total,	$25,662,046 86	$105,181 93
Deduct risks expired and terminated,	14,871,643 22	56,329 14
In force at end of year,	$10,790,403 64	$48,852 79
Deduct amount re-insured,	155,250 00	588 00
Net amount in force,	$10,635,153 64	$48,264 79

MISCELLANEOUS.

Premiums received from organization of company,	$2,745,156 42
Losses paid from organization of company,	1,271,967 01
Cash dividends declared from organization of company,	1,554,300 00
Dividends declared during the year,	36,000 00
Losses incurred during the year,	20,101 70
Company's stock owned by directors,	44,870 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

JAMES B. AMES, *President.* *Secretary*, G. T. PATTERSON, JR.

Office, No. 156 Broadway.

Attorney to accept service, J. J. E. ROTHERY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$220,000 00	$241,750 00
Delaware and Hudson Canal Co. bonds,	30,000 00	30,000 00
100 shares Central Railroad, N. J.,	10,000 00	1,350 00
300 " New York Central and H. R. R. R.,	30,000 00	31,800 00
100 " American Exchange Nat'l Bank,	10,000 00	10,600 00
85 " Merchants' National Bank,	4,250 00	4,590 00
	$304,250 00	$320,090 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States coupon bonds, 1867,	$3,000 00	$1,500 00
35 shares Grocers' Bank, New York,	1,400 00	1,200 00
16 " Home Insurance Co., New York,	1,700 00	1,000 00
United States coupon bonds, 1867,	5,400 00	
40 shares Fourth National Bank, N.Y.,	3,920 00	
100 " Mechanics' Nat'l Bank, N.Y.,	3,325 00	14,000 00
20 " Relief Insurance Co., N.Y.,	750 00	
20 " Safeguard Insurance Co., N.Y.,	2,500 00	
80 " Broadway Bank,	4,000 00	3,000 00
United States coupon bonds, 1881,	1,050 00	1,000 00
	$27,045 00	$21,700 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$50,400 00	
Interest due or accrued thereon,	819 00	
Stocks, bonds, etc., as per schedule,	320,090 00	
Loans on collateral security, as per schedule,	21,700 00	
Cash in the office of the company,	386 87	
deposited in Amer. Exch. Nat'l Bank,	48,638 70	
Interest due and accrued,	239 91	
Premiums in course of collection (gross),	6,287 60	
Salvage on losses paid,	1,753 63	
Gross Assets,		$450,315 71

Liabilities.

Losses adjusted, unpaid,	$15,592 00	
claimed and reported,	150 00	
Unearned premiums on outstanding risks,	43,677 36	
Due and accrued for rent, salaries, etc.,	1,000 00	
Commissions and brokerage,	785 94	
Return premiums,	162 60	
Re-insurance,	783 77	
Gross Liabilities, except Capital,		62,151 67
Surplus as regards Policy-holders,		$388,164 04
Paid-up Capital,		250,000 00
Surplus over Capital,		$138,164 04

Income.

Cash received for fire premiums,	$104,216 86	
Deduct re-insurance, rebate, and return prem's,	8,402 84	
Net cash received for fire premiums,		$95,814 02
Interest received on bonds and mortgages,		5,850 50
and dividends received from all other sources,		20,019 96
Income from premium on gold,		374 63
Gross Cash Income,		$122,059 11

Expenditures.

Cash paid for fire losses,	$41,754 74	
Deduct salvage and re-insurance,	8,034 44	
Net cash paid for fire losses,		$33,720 30
Cash dividends paid,		45,000 00

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* Value of lands mortgaged,	$65,000 00
Value of buildings thereon,	53,000 00
Total value of property mortgaged,	$118,000 00
Amount of insurance held as collateral,	43,600 00

Cash paid for commissions and brokerage,	$11,865 33
paid for salaries of officers and employees,	20,933 06
paid for State and local taxes,	2,979 52
paid for office, agency, and incidental expenses,	11,245 80
Gross Cash Expenditures,	$125,744 01

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$16,269,027 00	$98,096 01
written during 1877,	18,254,525 00	100,762 91
Total,	$34,523,552 00	$198,858 92
Deduct risks expired and terminated,	17,456,053 00	108,069 32
In force at end of year,	$17,067,499 00	$90,789 60
Deduct amount re-insured,	688,477 00	3,592 18
Net amount in force,	$16,379,022 00	$87,197 42

MISCELLANEOUS.

Premiums received from organization of company,	$2,233,629 62
Losses paid from organization of company,	851,733 52
Cash dividends declared from organization of company,	890,500 00
Dividends declared during the year (18 per cent.),	45,000 00
Losses incurred during the year,	47,910 23
Company's stock owned by directors,	83,200 00

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 24, 1853. Commenced business March 24, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE W. SAVAGE, *President.* *Secretary*, JOHN B. ARTHUR.

Office, No. 59 Liberty Street.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$180,000 00	$192,548 59
District of Columbia bonds, 3.65,	44,000 00	33,440 00
Tennessee State bonds, 6s,	20,000 00	6,800 00
Brooklyn Park improvement bonds, 6s,	13,000 00	13,650 00
New York city floating debt bond, 6s,	500 00	525 00
Brooklyn Water bond, 6s,	10,000 00	10,500 00
New York County Court-house loan, 6s,	3,000 00	3,150 00
New York County assessment fund,	1,000 00	1,050 00
Queens County bounty bond,	1,000 00	1,050 00
	$272,500 00	$262,713 59

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
500 shares People's Gas Light Company,	$2,250 00	
People's Gas Light Company certificate,	800 00	$3,000 00
22 shares American Fire Insurance Company,	1,595 00	
Albany and Susq. Railroad, 2d mort. bonds,	1,050 00	400 00
United States bonds, 5-20,	10,600 00	8,000 00
40 shares Manhattan Gas Light Company,	4,000 00	4,000 00
25 " shares Mutual Gas Light Company,	2,375 00	
390 " Grocers' Bank,	12,000 00	10,000 00
10 " Star Insurance Company,	1,250 00	
Union Pacific Railroad, 1st mortgage bonds,	1,050 00	250 00
United States 10-40 bonds,	10,700 00	10,000 00
	$47,670 00	$35,650 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$27,350 00	
Interest accrued thereon,	361 96	
Stocks, bonds, etc., as per schedule,	262,713 59	
Loans on collateral security, as per schedule,	35,650 00	
Cash in the office of the company,	930 15	
deposited in Grocers' National Bank,	1,685 79	
Interest due and accrued,	479 83	
Premiums in course of collection (net),	7,227 00	
Re-insurance due,	1,500 00	
Gross Assets,		$337,898 32

Liabilities.

Losses claimed and reported,	$10,967 75	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	39,992 41	
Due and accrued for rent,	541 66	
Gross Liabilities, except Capital,		54,001 82
Surplus as regards Policy-holders,		$283,896 50
Paid-up Capital,		300,000 00
Impairment of Capital,		$16,103 50

* Value of lands mortgaged, $35,000 00
Value of buildings thereon, 40,000 00
Total value of property mortgaged, $75,000 00
Amount of insurance held as collateral, 35,000 00

Income.

Cash received for fire premiums,	$90,877 91	
Deduct re-insurance, rebate, and return prem's,	13,359 76	
Net cash received for fire premiums,		$77,518 15
Interest received on bonds and mortgages,		1,938 82
Interest and dividends received from all other sources,		15,546 63
Gross Cash Income,		$95,003 60

Expenditures.

Cash paid for fire losses,	$38,541 73
Cash dividends paid,	15,000 00
Cash paid for commissions and brokerage,	10,639 38
paid for salaries of officers and employees,	17,058 00
paid for State and local taxes,	2,361 11
paid for office, agency, and incidental expenses,	9,883 40
bad debts, old inland marine expenses, etc.,	6,837 21
Gross Cash Expenditures,	$100,320 83

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,797,222 00	$77,374 50
written during 1877,	11,092,900 00	88,986 70
Total,	$22,890,122 00	$166,361 20
Deduct risks expired and terminated,	12,922,349 00	86,542 52
In force at end of year,	$9,967,773 00	$79,818 68
Deduct amount re-insured,	425,915 00	2,096 06
Net amount in force,	$9,541,858 00	$77,722 62

Miscellaneous.

Premiums received from organization of company,	$2,981,889 00
Losses paid from organization of company,	1,800,473 00
Cash dividends declared from organization of company,	455,000 00
Dividends declared during the year (5 per cent.),	15,000 00
Losses incurred during the year,	47,655 99
Company's stock owned by directors,	140,790 00

COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, $200,000.

ADAM VAN ALLEN, *President.* *Secretary*, RICHARD V. DE WITT.

Attorney to accept service, THOMAS MAIR, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered cur. bonds,	$200,000 00	$239,000 00
200 shares First National Bank, Albany,	20,000 00	30,000 00
150 " Nat'l Commercial Bank, Albany,	15,000 00	37,500 00
80 " National Albany Exchange Bank,	8,000 00	10,000 00
50 " Union National Bank, Albany,	5,000 00	6,000 00
29 " N. Y. State Nat'l Bank, Albany,	2,900 00	4,350 00
	$250,900 00	$326,850 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
40 shares First National Bank, Albany,	$6,000 00	$5,000 00
35 " Hartford Fire Ins. Co., Hartford,	7,525 00	3,500 00
10 " First National Bank, Albany,	1,500 00	2,400 00
14 " National Express Company,	1,540 00	
10 " First National Bank, Albany,	1,500 00	1,000 00
	$18,065 00	$11,900 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$40,000 00	
Stocks, bonds, etc., as per schedule,	326,850 00	
Loans on collateral security, as per schedule,	11,900 00	
Cash in the office of the company,	971 51	
deposited in First National Bank,	23,468 17	
Interest due and accrued,	833 33	
Premiums in course of collection (gross),	3,101 33	
Rents due and accrued,	173 33	
Gross Assets,		$407,297 67

LIABILITIES.

Losses claimed and reported,	$6,950 00	
Unearned premiums on outstanding risks,	47,774 17	
Commissions and brokerage,	76 76	
Gross Liabilities, except Capital,		54,800 93
Surplus as regards Policy-holders,		$352,496 74
Paid-up Capital,		200,000 00
Surplus over Capital,		$152,496 74

Income.

Cash received for fire premiums,	$94,692 18	
Deduct re-insurance, rebate, and return prem's,	9,470 88	
Net cash received for fire premiums,		$85,221 30
Interest and dividends rec'd from all sources,		18,881 24
Income from all other sources; viz., rents,	$1,620 00	
Bankrupt dividend,	115 02	
Conscience money,	1,081 86	
		2,816 88
Gross Cash Income,		$106,919 42

Expenditures.

Cash paid for fire losses,	$35,401 68	
Deduct salvage and re-insurance,	1,456 36	
Net cash paid for fire losses,		$33,945 32
Cash dividends paid,		32,000 00
Cash paid for commission and brokerage,		12,209 97
for salaries of officers and employees,		11,619 00
for State and local taxes,		3,297 16
for office, agency, and incidental expenses,		7,739 36
Gross Cash Expenditures,		$100,810 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,185,928 00	$103,742 97
written during 1877,	10,623,141 00	94,692 18
Total,	$20,809,069 00	$198,435 15
Deduct risks expired and terminated,	10,493,023 00	99,277 92
In force at end of year,	$10,316,046 00	$99,157 23
Deduct amount re-insured,	376,452 00	3,370 79
Net amount in force,	$9,939,594 00	$95,786 44

Miscellaneous.

Premiums received from organization of company,	$2,895,898 00
Losses paid from organization of company,	2,050,043 00
Cash dividends declared from organization of company,	442,000 00
Dividends declared during the year (16 per cent.),	32,000 00
Losses incurred during the year,	36,830 00
Company's stock owned by directors,	67,875 00

COMMERCE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 12, 1859. Commenced business April 18, 1859.]

PAID-UP CAPITAL, $200,000.

DUNCAN MCDOUGALL, *President.* *Secretary*, WILLIAM E. HOXIE.

Office, No. 176 Broadway.

Attorney to accept service, TIMOTHY T. SAWYER, JUN., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$179,000 00	$200,686 25

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$36,000 00	
Interest accrued thereon,	180 00	
Stocks, bonds, etc., as per schedule,	200,686 25	
Cash deposited in Leather Manuf. Nat'l Bank,	1,010 03	
Premiums in course of collection (gross),	2,503 16	
Gross Assets,		$240,379 44

LIABILITIES.

Losses adjusted, unpaid,	$2,975 00	
claimed and reported,	1,525 00	
Unearned premiums on outstanding risks,	21,317 81	
Due and accrued for rent,	600 00	
Due for borrowed money,	11,500 00	
Commission and brokerage,	418 84	
Return premiums,	34 52	
Gross Liabilities, except Capital,		38,371 17
Surplus as regards Policy-holders,		$202,008 27
Paid-up Capital,		200,000 00
Surplus over Capital,		$2,008 27

INCOME.

Cash received for fire premiums,	$46,810 64	
Deduct re-insurance, rebate, and return prem's,	3,298 02	
Net cash received for fire premiums,		$43,512 62
Cash received for marine and inland prem's,	$200 00	
Deduct re-insurance, rebate, and return prems,	70 00	
Net cash received for marine and inland prem's,		$130 00

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* Value of lands mortgaged,	$60,000 00
Value of buildings thereon,	65,000 00
Total value of property mortgaged,	$125,000 00
Amount of insurance held as collateral,	20,000 00

Interest received on bonds and mortgages,	$2,430 00
Interest and dividends received from all other sources,	10,316 25
Gross Cash Income,	$56,388 87

Expenditures.

Cash paid for fire losses,	$19,362 30
Cash dividends paid,	10,000 00
Cash paid for commissions and brokerage,	3,935 85
for salaries of officers and employees,	13,850 38
for State and local taxes,	1,618 87
for all other items; viz., interest on borrowed money, $354.67; office, agency, and incidental expenses, $11,037.38,	11,392 05
Gross Cash Expenditures,	$60,159 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,270,282 00	$48,479 71
written during 1877,	7,397,693 00	47,385 47
Total,	$13,667,975 00	$95,865 18
Deduct risks expired and terminated,	8,093,487 00	53,817 27
In force at end of year,	$5,574,488 00	$42,047 91
Deduct amount re-insured,	25,000 00	215 74
Net amount in force,	$5,549,488 00	$41,832 17
Marine risks outstanding Dec. 31, 1876,	$5,000 00	$100 00
written during 1877,	15,000 00	258 44
Total,	$20,000 00	$358 44
Deduct risks expired and terminated,	15,000 00	258 44
In force at end of year,	$5,000 00	$100 00

Miscellaneous.

Premiums received from organization of company,	$959,879 00
Losses paid from organization of company,	560,785 00
Cash dividends declared from organization of company,	294,000 00
Dividends declared during the year (5 per cent.),	10,000 00
Losses incurred during the year,	22,462 00
Company's stock owned by directors,	62,200 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, $200,000.

M. V. B. FOWLER, *President.* *Secretary*, DAVID QUACKINBUSH.

Office, No. 157 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$235,600 00	$275,978 25
Brooklyn corporation bonds,	33,000 00	37,950 00
Long Island city water bonds,	10,000 00	10,000 00
Flushing city water bonds,	12,000 00	12,240 00
Elizabeth city water bonds,	20,000 00	19,808 00
New York corporation bonds,	1,000 00	1,090 00
	$311,600 00	$357,066 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Irving Bank stock,	$1,250 00	$1,000 00
Tradesmen's Fire Insurance Company stock,	900 00	500 00
	$2,150 00	$1,500 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$72,450 00	
Interest due or accrued thereon,	702 62	
Stocks, bonds, etc., as per schedule,	357,066 25	
Loans on collateral security, as per schedule,	1,500 00	
Cash deposited in Irving National Bank,	21,513 34	
Interest due and accrued,	1,658 74	
Premiums in course of collection (gross),	60,443 91	
Gross Assets,		$515,334 86

LIABILITIES.

Losses adjusted, unpaid,	$11,503 35
claimed and reported,	8,020 00
disputed or resisted,	400 00
Unearned premiums on outstanding risks,	118,894 60
Dividends to stockholders unpaid,	350 00

* Value of lands mortgaged,	$80,500 00
Value of buildings thereon,	119,500 00
Total value of property mortgaged,	$200,000 00
Amount of insurance held as collateral,	70,100 00

Due and accrued for rent, salaries, etc.,	$775 00	
Commissions and brokerage,	10,536 73	
Return premiums,	52 08	
Gross Liabilities, except Capital,		$150,531 76
Surplus as regards Policy-holders,		$364,803 10
Paid-up Capital,		200,000 00
Surplus over Capital,		$164,803 10

Income.

Cash received for fire premiums,	$338,341 64	
Deduct re-ins., rebate, and return premiums,	37,900 39	
Net cash received for fire premiums,		$300,441 25
Interest received on bonds and mortgages,		5,486 92
Interest and dividends received from all other sources,		19,029 08
Gross Cash Income,		$324,957 25

Expenditures.

Cash paid for fire losses,	$203,349 81	
Deduct salvage and re-insurance,	28,562 83	
Net cash paid for fire losses,		$174,786 98
Cash dividends paid,		49,650 00
paid for commissions and brokerage,		61,502 13
paid for salaries of officers and employees,		20,966 66
paid for State and local taxes,		898 19
paid for office, agency, and incidental expenses,		20,113 15
Gross Cash Expenditures,		$327,917 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$37,960,146 83	$273,969 12
written during 1877,	45,680,775 70	348,960 41
Total,	$83,640,922 53	$622,929 53
Deduct risks expired and terminated,	46,471,727 00	385,143 62
In force at end of year,	$37,169,195 53	$237,785 91
Deduct amount re-insured,	422,491 00	2,550 41
Net amount in force,	$36,746,704 53	$235,235 50

Miscellaneous.

Premiums received from organization of company,	$3,268,126 64
Losses paid from organization of company,	1,769,644 64
Cash dividends declared from organization of company,	740,000 00
Dividends declared during the year (25 per cent.),	50,000 00
Losses incurred during the year,	211,337 62
Company's stock owned by directors,	101,300 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 14, 1842. Commenced business May, 1852.]

DANIEL DRAKE SMITH, *President.* *Secretary*, HENRY D. KING.

Office, Nos. 57 and 59 William Street.

Attorney to accept service, FRANKLIN S. PHELPS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$391,000 00	$383,000 00
American Exchange Bank stock,	20,000 00	21,100 00
Market Bank stock,	5,000 00	5,100 00
Corn Exchange Bank stock,	4,000 00	5,330 00
Bank of the State of New York stock,	1,600 00	1,920 00
Park Bank stock,	10,000 00	10,600 00
Bank of New York stock,	5,600 00	6,328 00
Gallatin National Bank stock,	5,000 00	6,000 00
Continental Bank stock,	5,000 00	3,750 00
Merchants' Bank stock,	9,250 00	10,915 00
St. Nicholas Bank stock,	15,000 00	12,000 00
Bank of Commerce stock,	5,400 00	6,588 00
Bank of America stock,	1,800 00	2,520 00
Nassau Bank stock,	5,000 00	4,600 00
Bank of North America stock,	6,700 00	5,025 00
Mechanics' Banking Association stock,	10,000 00	7,000 00
Brooklyn city water bonds,	5,000 00	5,300 00
Newark city bonds,	13,000 00	14,820 00
Louisville city bonds,	15,000 00	15,750 00
Erie Railroad bonds,	15,000 00	15,725 00
Morris and Essex Railroad bonds,	37,000 00	36,330 00
Warren Railroad bonds,	12,000 00	12,600 00
Rome, W., and O. Railroad bonds,	25,000 00	17,500 00
Houston and Gt. Northern Railroad bonds,	2,000 00	1,300 00
Oakland and Ottawa Railroad bonds,	1,000 00	900 00
Detroit and Milwaukee Railroad bonds,	1,280 00	640 00
Resolute Fire Insurance Co. stock,	1,700 00	1,020 00
Coast Wrecking Co. stock,	4,500 00	900 00
Atlantic Mutual Insurance Co. scrip,	43,890 00	44,633 70
Metropolitan Bank stock,	600 00	774 00
	$677,320 00	$659,968 70

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
United States bonds,	$7,435 00	$7,000 00
Jersey city bonds,	4,400 00	3,000 00
100 shares Bergen County Gas Light Co.,	2,250 00	1,000 00
	$14,085 00	$11,000 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,		$659,968 70	
Loans on collateral security, as per schedule,		11,000 00	
Cash deposited in various banks,		74,314 52	
Interest due and accrued,		2,242 75	
Premiums in course of collection (net),		4,925 59	
Notes taken for marine and inland risks,		98,513 66	
Re-insurance due,	$101 83		
Salvage claims,	7,077 00		
Scrip of other companies,	2,500 00		
		9,678 83	
Gross Assets,			$860,644 05

Liabilities.

Losses claimed and reported,		$10,420 94	
disputed or resisted,		3,100 00	
Unearned premiums on outstanding risks,		97,659 57	
Unpaid scrip ordered to be redeemed,		9,554 20	
Interest due or accrued on scrip,		6,456 91	
Due and accrued for rent, salaries, etc.,		500 00	
Re-insurance premiums due,		253 13	
Return premiums,		3,737 59	
Gross Liabilities, except Scrip,			131,682 34
Surplus as regards Policy-holders,			$728,961 71
Scrip outstanding, not ordered to be redeemed,			607,790 00
Surplus over Scrip,			$121,171 71

Income.

Cash received for fire premiums,		$21,482 40	
Deduct re-insurance, rebate, and return prem's,		2,052 93	
Net cash received for fire premiums,			$19,429 47
Cash received for marine and inland prem's,	$217,227 37		
Deduct re-insurance, rebate, and return prem's,	49,028 31		
Net cash rec'd for marine and inl'd prem's,			168,199 06
Unp'd prem. notes rec'd during year,	$85,528 47		
Interest and dividends rec'd from all sources,			41,682 00
Income from profits on bonds sold, etc.,			18,264 92
Gross Cash Income,			$247,575 45

Expenditures.

Cash paid for fire losses,		$8,733 26
Cash paid for marine and inland losses,	$80,191 22	
Deduct salvage and re-insurance,	10,909 11	
Net cash paid for marine and inland losses,		69,282 11
Interest paid scrip-holders,		40,954 80
Cash paid for redemption of scrip,		146,790 00
for commissions and brokerage,		8,202 38
for salaries of officers and employees,		29,511 68
for office, agency, and incidental expenses,		21,279 33
Loss by forgery of Wm. C. Gilman,		57,241 30
Gross Cash Expenditures,		$381,994 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$1,868,334 00	$10,439 27
written during 1877,	4,992,703 00	22,924 64
Total,	$6,861,037 00	$33,363 91
Deduct risks expired and terminated,	3,070,352 00	13,060 14
In force at end of year,	$3,790,685 00	$20,303 77
Deduct amount re-insured,	202,315 00	909 86
Net amount in force,	$3,588,370 00	$19,393 91
Marine risks outstanding Dec. 31, 1876,	$5,608,637 00	$85,531 02
written during 1877,	14,178,804 00	202,701 91
Total,	$19,787,441 00	$288,232 93
Deduct risks expired and terminated,	14,213,344 00	204,963 53
In force at end of year,	$5,574,097 00	$83,269 40
Deduct amount re-insured,	133,279 00	5,913 60
Net amount in force,	$5,440,818 00	$77,355 80

Miscellaneous.

Premiums received from organization of company,	$11,970,932 00
Losses paid from organization of company,	6,984,797 52
Losses incurred during the year,	63,853 01
Scrip dividends declared during the year,	69,080 00

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, $1,000,000.

M. BENNETT, JR, *President.* *Secretary*, CHARLES R. BURT.

Office, No. 64 Pearl Street.

Attorney to accept service, HORACE E. DARLING, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$450,000 00	$481,200 00
Connecticut state bonds,	16,000 00	17,280 00
New Britain city water bonds,	15,000 00	16,200 00
Hartford city bonds,	16,000 00	16,640 00
Columbus (Ohio) city bonds,	25,000 00	26,000 00
Middletown (Conn.) city bonds,	20,000 00	20,900 00
Newark (Ohio) city bonds,	9,000 00	9,450 00
Toledo Board of Education bonds,	10,000 00	10,800 00
Erie (Penn.) consolidated bonds,	10,000 00	10,300 00
Cin. and Indianapolis R.R. bonds,	10,000 00	9,300 00
Michigan Central R.R. bonds,	20,000 00	20,400 00
Chicago and Iowa R.R. bonds,	20,000 00	12,000 00
Bur. and Mo. River R.R. bonds,	10,000 00	10,500 00
N.Y., N.H., and H. R.R. bonds,	40,000 00	46,000 00
Tiffin (Ohio) Gas Co. bonds,	25,000 00	25,500 00
Imp. and Traders' Nat'l Bank stock, N.Y.,	23,800 00	47,600 00
Fulton National Bank stock, N.Y.,	6,900 00	10,350 00
Farmers and Mech. Nat'l Bank stock, Hartford,	18,800 00	21,620 00
Nat'l Exchange Bank stock, Hartford,	13,600 00	17,575 00
Hartford Nat'l Bank stock, Hartford,	30,000 00	46,500 00
First National Bank stock, Hartford,	18,500 00	17,575 00
Ætna National Bank stock, Hartford,	10,000 00	12,000 00
Phœnix National Bank stock, Hartford,	15,000 00	22,200 00
Charter Oak National Bank stock, Hartford,	9,300 00	11,625 00
Boston and Albany R.R. stock,	5,000 00	6,100 00
Pitts., Ft. Wayne, and Chicago R.R. stock,	10,000 00	9,300 00
N.Y., N.H., and H. R.R. stock,	50,000 00	77,000 00
	$906,900 00	$1,031,915 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
N.Y., N.H., and H. R.R. Co. stock,	$54,780 00	$39,880 00
N.Y., N.H., and H. R.R. Co. stock,	17,725 00	14,500 00
Phœnix National Bank stock,	7,400 00	
Conn. River Banking Co. stock,	2,300 00	
Hartford Trust Co. stock,	6,720 00	4,736 00

State of Connecticut bonds,	$3,240 00	
Indiana Central R.R. Co. bonds,	1,000 00	$3,500 00
Hartford, Prov., and Fishkill R.R. Co. bonds,	1,080 00	
Farmers and Mechanics' Nat'l bank stock,	3,220 00	2,000 00
Case, Lockwood, and Brainard Co. stock,	7,000 00	1,550 00
Hartford Bridge Co. stock,	2,640 00	1,480 00
N.Y., N.H., and H. R.R. Co. stock,	2,325 00	1,386 00
Middlesex County National Bank stock,	1,300 00	
U.S. Government bonds, 5-20s of 1865,	1,060 00	1,000 00
National Exchange Bank stock,	1,225 00	950 00
Pitts., Ft. Wayne, and Chicago R.R. Co. stock,	1,000 00	800 00
Connecticut Valley R.R. Co. bonds,	1,500 00	800 00
Collins Co. stock,	1,800 00	1,042 00
Ætna National Bank stock,	600 00	400 00
Orient Insurance Co. stock,	450 00	400 00
Connecticut Fire Insurance Co. stock,	560 00	
Hartford National Bank stock,	1,850 00	220 00
Ætna Insurance Co. stock,	1,200 00	193 77
	$121,975 00	$74,837 77

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$141,000 00	
Stocks, bonds, etc., as per schedule,	1,031,915 00	
Loans on collateral security, as per schedule,	74,837 77	
Cash in the office of the company,	187 51	
deposited in various banks,	97,388 82	
Premiums in course of collection (net),	42,984 23	
Gross Assets,		$1,388,313 33
Special deposits in other States, (net),		†68,026 06
Balance,		$1,320,287 27

Liabilities.

Losses adjusted, unpaid,	$3,400 00	
claimed and reported,	12,875 00	
disputed or resisted,	6,650 00	
Unearned premiums on outstanding risks,	216,956 63	
Gross Liabilities, except Capital,		239,881 63
Surplus as regards Policy-holders in this State,		$1,080,405 64
Paid-up Capital,		1,000,000 00
Surplus over Capital,		$80,405 64

* Value of lands mortgaged, $223,800 00
Value of buildings thereon, 181,400 00
Total value of property mortgaged, $405,200 00
Amount of insurance held as collateral, 156,500 00

† Deposits in other States for special protection of policy-holders of such States, $75,000 00
Liabilities in such States, 6,973 94
$68,026 06

Income.

Cash received for fire premiums,	$397,975 26	
Deduct re-insurance, rebate, and return prem's,	41,060 26	
Net cash received for fire premiums,		$356,915 00
Interest received on bonds and mortgages,		6,769 25
Interest and dividends received from all other sources,		69,691 97
Gross Cash Income,		$433,376 22

Expenditures.

Cash paid for fire losses,	$182,979 09	
Deduct salvage and re-insurance,	5,046 44	
Net cash paid for fire losses,		$177,932 65
Cash dividends paid,		60,000 00
Cash paid for commissions and brokerage,		57,528 57
for salaries of officers and employees,		21,322 80
for State and local taxes,		8,455 09
for office, agency, and incidental expenses,		34,071 44
Gross Cash Expenditures,		$359,310 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31,1876,	$25,305,400 00	$299,991 88
written during 1877,	34,654,428 00	370,711 27
Total,	$59,959,828 00	$670,703 15
Deduct risks expired and terminated,	22,184,374 00	248,023 60
In force at end of year,	$37,775,454 00	$422,679 55
Deduct amount re-insured,	1,436,218 00	13,796 27
Net amount in force,	$36,339,236 00	$408,883 28

Miscellaneous.

Premiums received from re-organization of company,	$2,039,979 98
Losses paid from re-organization of company,	952,112 85
Cash dividends declared from re-organization of company,	315,000 00
Dividends declared during the year (6 per cent.),	60,000 00
Losses incurred during the year,	171,354 70
Company's stock owned by directors,	203,600 00

CONTINENTAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $1,000,000.

GEORGE T. HOPE, *President.* *Secretary*, CYRUS PECK.

Office, Nos. 100 and 102 Broadway.

Attorney to accept services, ALBERT BOWKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds,		$650,000 00	$747,812 50
Alabama State bonds,		10,000 00	4,200 00
South Carolina State bonds,		11,500 00	6,900 00
Tennessee State bonds,		26,000 00	8,970 00
250 shares	American Exchange Nat'l Bank,	25,000 00	26,250 00
69 "	Bank of America,	6,900 00	9,660 00
37 "	Bowery National Bank,	3,700 00	5,550 00
35 "	Dry Goods Bank,	700 00	175 00
1200 "	Mechanics' National Bank,	30,000 00	40,500 00
500 "	Merchants' National Bank,	25,000 00	29,250 00
250 "	Mercantile National Bank,	25,000 00	25,000 00
200 "	Metropolitan National Bank,	20,000 00	27,000 00
100 "	Nassau Bank,	10,000 00	9,000 00
700 "	Phenix National Bank,	14,000 00	14,000 00
175 "	St. Nicholas National Bank,	17,500 00	13,125 00
200 "	Central Trust Company,	20,000 00	21,600 00
200 "	Delaware and Hudson Canal Co.,	20,000 00	10,000 00
1000 "	New York and Harlem Railroad,	50,000 00	72,500 00
20 "	N. Y. Guar. and Indemnity Co.,	2,000 00	1,200 00
		$967,300 00	$1,072,692 50

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
16 shares	Hanover National Bank,	$1,600 00	$500 00
37 "	Metropolitan National Bank,	4,995 00	
33 "	Central National Bank,	3,300 00	
15 "	American Exch. National Bank,	1,575 00	10,000 00
25 "	Fulton Bank,	1,000 00	
10 "	Ridgeway Insurance Company,	1,100 00	
800 "	Western Union Telegraph Co.,	61,600 00	50,000 00
80 "	Nassau Bank,	7,200 00	6,400 00
400 "	Western Union Telegraph Co.,	30,800 00	100,000 00
United States bonds,		89,673 75	
1550 shares	N. Y. Central and Hud. R.R.R.,	164,300 00	129,000 00
289 "	42d St. and Grand St. Ferry R.R.	36,125 00	26,000 00
10 "	United States Trust Company,	3,500 00	1,600 00
225 "	Brooklyn City Railroad Co.,	4,050 00	2,000 00

173 shares Phenix National Bank,	$3,460 00	$2,260 00
150 " St. Nicholas National Bank,	11,250 00	10,000 00
30 " Mechanics' National Bank,	2,400 00	1,200 00
Buffalo, N. Y. and Erie Railroad bonds,	73,500 00	63,000 00
United States bond,	1,027 50	500 00
	$502,456 25	$402,460 00

SUMMARY OF ASSETS, DEC. 31, 1877.*

Cash value of unencumbered real estate,	$699,800 00	
Loans on mort. of real estate (first liens †),	633,000 00	
Interest due or accrued thereon,	19,089 48	
Stocks, bonds, etc., as per schedule,	1,072,692 50	
Loans on collat. security, as per schedule,	402,460 00	
Cash in the office of the company,	4,385 94	
deposited in various banks,	179,025 70	
Interest due and accrued,	3,742 47	
Premiums in course of collection (gross),	147,237 22	
Rents due and accrued,	12,500 00	
Gross Assets, ‡		$3,173,933 31

LIABILITIES.

Losses adjusted, unpaid,	$55,276 18	
claimed and reported,	65,468 96	
disputed or resisted,	19,141 92	
Total amount of losses,	$139,887 06	
Less re-insurance,	1,515 07	
Net amount of unpaid losses,	$138,371 99	
Unearned premiums on outstanding risks,	983,069 21	
Unpaid scrip ordered to be redeemed,	23,051 00	
Interest due or accrued on scrip,	12,354 18	
Dividends to stockholders unpaid,	585 90	
Commissions and brokerage,	20,000 00	
Gross Liabilities, except Capital and Scrip,		1,177,432 28
Surplus, as regards Policy-holders,		$1,996,501 03
Paid-up Capital,	$1,000,000 00	
Scrip outstanding, not ordered to be redeemed,	67,065 00	
		1,067,065 00
Surplus over Capital and Scrip,		$929,436 03

* The company holds, also, instalment premium notes to the amount of $1,223,450.39, which do not enter into nor form any part of the assets of the company, as no portion of them is earned; whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged,	$863,725 00
Value of buildings thereon,	1,147,000 00
Total value of property mortgaged,	$2,010,725 00
Amount of insurance held as collateral,	589,725 00

‡ Including $400,000 special reserve fund held under New York law.

Income.

Cash received for fire premiums,	$1,670,394 96	
Deduct re-ins., rebate, and return prem's,	204,816 01	
Net cash received for fire premiums,		$1,465,578 95
Interest received on bonds and mortgages,		43,212 74
and dividends received from all other sources,		77,138 41
Income from rents,	$37,920 67	
from premium on gold,	258 39	
		38,179 06
Gross Cash Income,		$1,624,109 16

Expenditures.

Cash paid for fire losses,	$709,526 66	
Deduct salvage and re-insurance,	14,113 58	
Net cash paid for fire losses,		$695,413 08
Cash dividends paid,		125,419 55
Interest paid scrip-holders,		1,023 82
Cash paid for commissions and brokerage,		244,160 59
for salaries of officers and employees,		184,649 79
for State and local taxes,		34,128 77
for office, agency, and incidental expenses,		128,321 30
Gross Cash Expenditures,		$1,413,116 90

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$207,216,620 00	$1,615,424 94
written during 1877,	218,314,760 00	1,497,925 67
Total,	$425,531,380 00	$3,113,350 61
Deduct risks expired and terminated,	181,699,010 00	1,236,844 14
In force at end of year,	$243,832,370 00	$1,876,506 47
Deduct amount re-insured,	4,873,210 00	32,346 72
Net amount in force,	$238,959,160 00	$1,844,159 75

Miscellaneous.

Premiums received from organization of company,	$17,511,554 71
Losses paid from organization of company,	9,442,603 96
Cash dividends declared from organization of company,	2,880,497 36
Dividends declared during the year (12½ per cent.),	125,000 00
Losses incurred during the year,	641,285 07
Company's stock owned by directors,	273,500 00
Scrip dividends declared during the year,	19,239 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, $360,000.

THOMAS C. HAND, *President.* *Secretary*, HENRY LYLBURN.

Attorney to accept service, W. V. HUTCHINS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds, 5s and 6s,	$271,400 00	$289,378 00
Philadelphia city bonds, 6s,	205,000 00	226,200 00
New Jersey city bonds, 6s,	250,000 00	276,920 00
Pittsburg city bonds, 7s,	100,000 00	100,375 00
Boston city bonds, 6s,	100,000 00	115,500 00
St. Louis city bonds, 6s,	100,000 00	109,500 00
Cincinnati city bonds, 7s,	50,000 00	54,875 00
Columbus city bonds, 6s,	25,000 00	26,375 00
Pennsylvania Railroad Company bonds, 6s,	20,000 00	21,150 00
Western Penn. R.R. Co. bonds, guaranteed,	25,000 00	18,750 00
Tennessee state bonds, 6s,	44,000 00	19,360 00
380 shares Pennsylvania Railroad Company,	19,000 00	11,115 00
125 " No. Pennsylvania Railroad Co.,	6,250 00	4,750 00
American S. S. Company bonds, guaranteed,	40,000 00	30,000 00
Wm. Cramp & Sons' dry dock mort. bonds, 7s,	28,000 00	28,000 00
Stock and scrip of sundry corporations,	16,658 00	4,892 50
	$1,300,308 00	$1,337,140 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States 5-20 bonds,	$106,000 00	$100,000 00

SUMMARY OF ASSETS, OCT. 31, 1877.

Cash value of unencumbered real estate,	$100,000 00
Loans on mort. of real estate (first liens*),	232,950 00
Interest due or accrued thereon,	3,141 00
Stocks, bonds, etc., as per schedule,	1,337,140 50
Loans on collateral security, as per schedule,	100,000 00
Cash in the office of the company,	156 95
deposited in various banks	109,104 74
Interest due and accrued,	7,308 00

* Value of land mortgaged, $227,700 00
Value of buildings thereon, 212,800 00

Total value of property mortgaged, $440,500 00
Amount of insurance held as collateral, 160,500 00

Premiums in course of collection (net),	$58,701 43	
Notes taken for marine and inland risks,	309,567 98	
Sundry items,	1,143 40	
Gross Assets,		$2,259,214 00

LIABILITIES.

Losses adjusted, unpaid,	$33,198 87	
Losses claimed and reported,	33,161 00	
Unearned premiums on outstanding risks,	340,594 76	
Reclaimable on perpetual fire policies,	79,050 70	
Unpaid scrip ordered to be redeemed,	4,330 00	
Interest due or accrued on scrip, } Dividends to stockholders unpaid, }	5,178 90	
Due and accrued for rent, salaries, etc.,	1,000 00	
State and local taxes,	1,800 00	
Gross Liabilities, except Capital and Scrip,		498,314 23
Surplus as regards Policy-holders,		$1,760,899 77
Paid-up Capital,	$360,000 00	
Scrip outstanding, not ordered to be redeemed,	987,235 00	
		1,347,235 00
Surplus over Capital and Scrip,		$413,664 77

INCOME.

Cash received for fire premiums,	$140,674 26	
Deduct re-insurance, rebate, and return prem's,	7,556 00	
Net cash received for fire premiums,		$133,118 26
Cash received for marine and inland prem's,	$640,772 95	
Deduct re-insurance, rebate, and return prem's,	83,100 42	
Net cash rec'd for marine and inland prem's,		557,672 53
Unpaid prem. notes rec'd during the year,	$309,567 98	
Interest received on bonds and mortgages,		14,277 00
Interest and dividends rec'd from all other sources,		80,018 22
Income from profit on sale of bonds,		25,495 08
Deposits rec'd for perpetual fire risks, $2,482 00		
Gross Cash Income,		$810,581 09

EXPENDITURES.

Cash paid for fire losses,	$87,677 77	
Deduct salvage and re-insurance,	89 63	
Net cash paid for fire losses,		$87,588 14
Cash paid for marine and inland losses,	$381,760 95	
Deduct salvage and re-insurance,	13,545 41	
Net cash paid for marine and inland losses,		368,215 54
Cash dividends paid,		36,000 00
Interest paid scrip-holders,		64,222 80

Cash paid for redemption of scrip,		$275,070 00
paid for commissions and brokerage,		82,814 10
paid for salaries of officers and employees,		
paid for State and local taxes,		13,449 98
paid for office, agency, and incidental expenses,		8,200 88
Ground rent, $3,181.88; repairs on building, $1.591.99,		4,773 87
Deposits returned on perpetual fire risks,	$1,731 50	
Gross Cash Expenditures,		$940,335 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Oct. 31, 1876,	$21,833,255 00	$205,667 52
written during 1876 and 1877,	19,236,403 00	139,923 76
Total,	$41,069,658 00	$345,591 28
Deduct risks expired and terminated,	20,457,249 00	156,162 71
In force at end of year,	$20,612,409 00	$189,428 57
Deduct amount re-insured,	145,500 00	950 00
Net amount in force,	$20,466,909 00	$188,478 57
Marine risks outstanding Oct. 31, 1876,	$10,623,826 00	$201,436 09
written during 1876 and 1877,	57,874,582 00	733,166 00
Total,	$68,498,408 00	$934,602 09
Deduct risks expired and terminated,	55,185,341 00	679,315 36
In force at end of year,	$13,313,067 00	$255,286 73

Miscellaneous.

Dividends declared during the year (10 per cent.),	$36,000 00
Losses incurred during the year,	444,457 68
Company's stock owned by directors,	42,900 00
Scrip dividends declared during the year,	180,700 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $300,000.

JOHN W. HARTWELL, *President.* *Secretary*, J. W. McCORD.

Office, No. 82 West Third Street.

Attorney to accept service, THOMAS MAIR, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$150,000 00	$161,050 00
Alabama state bonds,	10,000 00	4,000 00
Cincinnati, Hamilton, and Dayton R.R. stock,	15,000 00	3,000 00
Cincinnati Underwriters' Wrecking Co. stock,	2,000 00	2,000 00
	$177,000 00	$170,050 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,		$147,927 81
Loans on mortgage of real estate (first liens *),		24,200 00
Interest due or accrued thereon,		1,800 04
Stocks, bonds, etc., as per schedule,		170,050 00
Cash in the office of the company,		1,831 64
deposited in Commercial National Bank,		14,329 18
Premiums in course of collection (gross),		17,350 43
Notes taken for marine and inland risks,		24,945 83
Rents due and accrued,	$646 82	
Salvage on losses paid,	6,500 00	
		7,146 82
Gross Assets,		$409,581 75

LIABILITIES.

Losses claimed and reported,	$3,400 00	
disputed or resisted,	12,000 00	
Unearned premiums on outstanding risks,	69,577 65	
State and local taxes,	1,790 02	
Commissions and brokerage,	276 23	
Due for re-insurance,	60 00	
Gross Liabilities, except Capital,		87,103 90
Surplus as regards Policy-holders,		$322,477 85
Paid-up Capital,		300,000 00
Surplus over Capital,		$22,477 85

* Value of lands mortgaged, $23,500 00
Value of buildings thereon, 27,000 00
Total value of property mortgaged, $50,500 00
Amount of insurance held as collateral, 9,500 00

Income.

Cash received for fire premiums,	$84,260 93	
Deduct re-insurance, rebate, and return prem's,	6,154 51	
Net cash received for fire premiums,		$78,106 42
Cash received for marine and inland prem's,	$53,344 14	
Deduct re-insurance, rebate, and return prem's,	2,162 51	
Net cash received for marine and inl'd prem's,		51,181 63
Unpaid premium notes rec'd during the year,	$31,474 57	
Interest received on bonds and mortgages,		10,838 08
Interest and dividends received from all other sources,		718 26
Income from rents,	$13,603 65	
from refunded taxes,	3,036 93	
		16,640 58
Gross Cash Income,		$157,484 97

Expenditures.

Cash paid for fire losses,	$32,351 50	
Deduct salvage and re-insurance,	566 98	
Net cash paid for fire losses,		$31,784 52
Cash paid for marine and inland losses,	$54,302 29	
Deduct salvage and re-insurance,	2,943 16	
Net cash paid for marine and inland losses,		51,359 13
Cash dividends paid,		36,000 00
Cash paid for commissions and brokerage,		12,474 92
paid for salaries of officers and employees,		13,764 94
paid for State and local taxes,		5,191 66
paid for office, agency, and incidental expenses,		10,040 95
paid for ground rent,		7,000 00
Gross Cash Expenditures,		$167,616 12

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$6,714,757 80	$91,929 32
written during 1877,	7,018,562 40	81,922 66
Total,	$13,733,320 20	$173,851 98
Deduct risks expired and terminated,	6,455,472 88	78,672 62
In force at end of year,	$7,277,847 32	$95,179 36
Deduct amount re-insured,	69,150 00	796 86
Net amount in force,	$7,208,697 32	$94,382 50

Marine risks outstanding Dec. 31, 1876,	$355,085 16	$39,228 52
written during 1877,	2,173,733 08	64,301 16
Total,	$2,528,818 24	$103,529 68
Deduct risks expired and terminated,	2,133,769 26	60,776 83
In force at end of year,	$395,048 98	$42,752 85
Deduct amount re-insured,	1,250 00	125 00
Net amount in force,	$393,798 98	$42,627 85

MISCELLANEOUS.

Premiums received from organization of company,	$3,477,355 24
Losses paid from organization of company,	2,254,932 00
Cash dividends declared from organization of company,	174,000 00
Dividends declared during the year (12 per cent.),	36,000 00
Losses incurred during the year,	76,763 13
Company's stock owned by directors,	103,620 00

EQUITABLE FIRE INSURANCE COMPANY, NASHVILLE, TENN.

[Incorporated Dec. 17, 1869. Commenced business July 1, 1871.]

PAID-UP CAPITAL, $200,000.

D. WEAVER, *President.* *Secretary*, J. D. ANDERSON.

Attorney to accept service, THOMAS MAIR, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$105,250 00
Nashville city bonds, 6s,	26,300 00	22,235 00
Bedford county (Tenn.) bonds, 10s,	10,000 00	10,000 00
Tenn. Manufacturing Company bonds, 10s,	20,000 00	20,000 00
Davidson county (Tenn.) bonds, 6s,	18,000 00	18,000 00
Hayward county (Tenn.) bonds, 8s,	22,000 00	22,000 00
Jackson city (Tenn.) bonds, 10s,	5,120 00	4,608 00
Edgefield city (Tenn.) bonds, 10s,	8,000 00	8,000 00
Cumberland Iron Works bonds, 10s,	10,000 00	10,000 00
Bulloch county (Ala.) bonds, 8s,	250 00	250 00
Nash., Chatta., and St. Louis R.R. bonds, 7s,	53,000 00	45,050 00
Duck River Valley R.R. bonds, 8s,	500 00	400 00
	$273,170 00	$265,793 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens*),	$519 43	
Interest due or accrued thereon,	114 28	
Stocks, bonds, etc., as per schedule,	265,793 00	
Cash in the office of the company,	2,347 41	
deposited in various banks,	14,103 23	
Interest due and accrued,	10,795 65	
Premiums in course of collection (net),	17,321 39	
Gross Assets,		$310,994 39

Liabilities.

Losses adjusted, unpaid,	$533 06	
claimed and reported,	4,941 06	
disputed or resisted,	11,813 04	
Total amount of losses,	$17,287 16	
Less re-insurance, $2,500.00; salvage claims, $3,673.05,	6,173 05	
Net amount of unpaid losses,	$11,114 11	
Unearned premiums on outstanding risks,	72,175 60	
Gross Liabilities, except Capital,		83,289 71
Surplus as regards Policy-holders,		$227,704 68
Paid-up Capital,		200,000 00
Surplus over Capital,		$27,704 68

Income.

Cash received for fire premiums,	$156,682 41	
Deduct re-insurance, rebate, and return prem's,	17,895 39	
Net cash received for fire premiums,		$138,787 02
Interest and dividends received from all sources,		14,141 39
Gross Cash Income,		$152,928 41

Expenditures.

Cash paid for fire losses,	$90,631 53
for commissions and brokerage,	22,115 28
for salaries of officers and employees,	9,924 99
for State and local taxes,	9,460 37
for office, agency and incidental expenses,	13,876 16
Gross Cash Expenditures,	$146,008 33

* Total value of property mortgaged, $3,500

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,671,189 00	$146,240 02
written during 1877,	10,308,271 00	156,314 22
Total.	$17,979,460 00	$302,554 24
Deduct risks expired and terminated,	9,115,854 00	155,923 23
In force at end of year,	$8,863,606 00	$146,631 01
Deduct amount re-insured,	175,326 00	2,930 24
Net amount in force,	$8,688,280 00	$143,700 77

Miscellaneous.

Premiums received from organization of company,	$728,074 91
Losses paid from organization of company,	369,597 41
Cash dividends declared from organization of company,	58,397 08
Losses incurred during the year,	85,996 23
Company's stock owned by directors,	30,700 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

Paid-up Capital, $200,000.

Fred. W. Arnold, *President.* *Secretary*, Jas. E. Tillinghast.

Office, No. 1 Custom-House Street.

Attorney to accept service, Hammond Vinton, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
500 shares Old National Bank,	$50,000 00	$55,000 00
300 " National Bank of Commerce,	15,000 00	14,100 00
200 " American National Bank,	10,000 00	9,400 00
30 " Third National Bank,	3,000 00	2,700 00
100 " Butchers and Drovers' Bank,	5,000 00	2,500 00
100 " Manufacturers' National Bank,	10,000 00	13,000 00
100 " Union Bank,	5,000 00	4,000 00
100 " Fourth National Bank,	10,000 00	12,500 00
100 " First National Bank, Warren, R. I.,	10,000 00	10,500 00
United States bonds,	20,000 00	22,000 00
Union Pacific R. R. 1st mortgage bonds,	20,000 00	21,400 00
40 shares American Screw Company,	10,000 00	7,000 00
	$168,000 00	$174,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
36 shares Old Nat'l Bank, Providence, R.I., .	$3,960 00	$3,705 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate, .	$120,000 00	
Loans on mortgage of real estate (first liens *),	15,000 00	
Stocks, bonds, etc., as per schedule, . .	174,100 00	
Loans on collateral security, as per schedule, . .	3,705 00	
Cash in the office of the company, . . .	262 53	
deposited in various banks, . . .	13,687 74	
Premiums in course of collection (gross), .	13,675 44	
Rents due and accrued, . . . $1,993 75		
Bills receivable, ... 879 35		
Assignee claim, ... 1,666 67		
	4,539 77	
Premiums more than 3 months due, $602 32		
Gross Assets, ...		$344,970 48

LIABILITIES.

Losses claimed and reported, ...	$7,868 00	
disputed or resisted, ...	1,300 00	
Unearned premiums on outstanding risks, .	61,909 94	
Dividends to stockholders unpaid, . . .	550 20	
Due and accrued for rent, salaries, etc., . .	500 00	
State and local taxes, ...	500 00	
Commissions and brokerage, ...	2,000 00	
Gross Liabilities, except Capital, . .		74,628 14
Surplus as regards Policy-holders, ...		$270,342 34
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		$70,342 34

INCOME.

Cash received for fire premiums, . . .	$117,421 32	
Deduct re-insurance, rebate, and return prem's,	14,545 59	
Net cash received for fire premiums, . .		$102,875 73
Cash received for marine and inland prem's, .	$12,274 55	
Deduct re-insurance, rebate, and return pre's,	2,399 03	
Net cash rec'd for marine and inland prem's, .		9,875 52
Interest received on bonds and mortgages, ...		1,050 00
Interest and dividends received from all other sources, .		10,787 56
Income for rents, ...		9,103 75
Gross Cash Income, ...		$133,692 56

* Value of lands mortgaged, ...	$8,000 00
Value of buildings thereon, ...	12,000 00
Total value of property mortgaged, ...	$20,000 00
Amount of insurance held as collateral, ...	8,000 00

Expenditures.

Cash paid for fire losses,	$52,920 64	
Deduct salvage and re-insurance,	394 47	
Net cash paid for fire losses,		$52,526 17
Cash paid for marine and inland losses,	$6,741 07	
Deduct salvage and re-insurance,	368 04	
Net cash paid for marine and inland losses,		6,373 03
Cash dividends paid,		23,689 80
Cash paid for commissions and brokerage,		19,231 69
paid for salaries, office and incidental expenses,		16,216 74
paid for State and local taxes,		5,143 05
paid for building expense,		2,711 72
Gross Cash Expenditures,		$125,892 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,622,885 30	$119,337 55
written during 1877,	10,133,319 39	117,421 32
Total,	$18,756,204 69	$236,758 87
Deduct risks expired and terminated,	9,437,578 46	116,918 58
In force at end of year,	$9,318,626 23	$119,840 29
Deduct the amount re-insured,	94,166 67	1,090 94
Net amount in force,	$9,224,459 56	$118,749 35
Marine risks outstanding Dec. 31, 1876,	$70,288 20	$1,138 07
written during 1877,	1,693,537 94	12,274 55
Total,	$1,763,826 14	$13,412 62
Deduct risks expired and terminated,	1,656,490 59	11,390 37
In force at end of year,	$107,335 55	$2,022 25
Deduct amount re-insured,	19,300 00	420 25
Net amount in force,	$88,035 55	$1,602 00

Miscellaneous.

Premiums received from organization of company,	$1,415,916 36
Losses paid from organization of company,	1,091,958 07
Cash dividends declared from organization of company,	252,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	59,538 57
Company's stock owned by directors,	39,130 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $200,010.

RICHARD C. COOMBS, *President.* *Secretary*, GEO. W. MONTGOMERY.

Office, No. 172 Broadway.

Attorney to accept service, H. V. FREEMAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$155,000 00	$164,325 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bond,	$535 00	$500 00
Rutgers Fire Insurance Company stock,	3,500 00	5,000 00
New York Equitable Insurance Co. stock,	1,995 00	
Citizens' Bank stock,	1,500 00	
Oriental Bank stock,	750 00	
Manhattan Life Insurance Company, stock,	15,000 00	4,000 00
Atlantic Avenue Railroad bonds,	900 00	600 00
United States bonds,	4,280 00	9,000 00
Irving Bank stock,	2,400 00	
Butchers and Drovers' Bank stock,	2,500 00	
Bowery National Bank stock,	750 00	
East River Bank stock,	300 00	
Erie Railroad mortgage bonds,	3,120 00	2,500 00
Rutgers Fire Insurance Company stock,	2,625 00	1,500 00
Knickerbocker Ice Company stock,	6,375 00	9,000 00
" " " bonds,	7,200 00	
Ætna Fire Insurance Company stock,	1,500 00	1,250 00
Sterling Fire Insurance Company stock,	950 00	800 00
Empire Transportation Company stock,	250 00	1,500 00
Manhattan Fire Insurance Co. stock,	2,100 00	
American Exchange Bank stock,	530 00	475 00
Harlem Gas-Light Company stock,	2,950 00	2,000 00
Park Fire Insurance Company stock,	875 00	1,400 00
Sterling Fire Insurance Company stock,	475 00	
Emporium Insurance Company stock,	500 00	
Central Trust Company stock,	1,000 00	850 00
Stuyvesant Fire Insurance Company stock,	5,600 00	3,500 00
Bull's Head Bank stock,	200 00	100 00
St. Louis, J. and Chicago Railroad bond,	1,050 00	950 00
New York Equitable Insurance Co. stock,	1,662 50	1,200 00
	$73,372 50	$46,125 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$135,450 00	
Interest due or accrued thereon,	4,042 50	
Stocks, bonds, etc., as per schedule,	164,325 00	
Loans on collateral security, as per schedule,	46,125 00	
Cash in the office of the company,	1,839 71	
deposited in bank,	15,759 75	
Interest due and accrued,	758 25	
Premiums in course of collection (gross),	15,059 13	
Rents due and accrued,	541 66	
Gross Assets,		$383,901 00

Liabilities.

Losses adjusted, unpaid,	$7,500 00	
claimed and reported,	10,700 00	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	47,087 31	
Dividends to stockholders unpaid,	423 00	
Due and accrued for rent, salaries, etc.,	1,333 33	
Commissions and brokerage,	1,639 48	
Return premiums, $715 95 / Expense account, 214 52	930 47	
Gross Liabilities, except Capital,		71,113 59
Surplus as regards Policy-holders,		$312,787 41
Paid-up Capital,		200,010 00
Surplus over Capital,		$112,777 41

Income.

Cash received for fire premiums,	$127,312 65	
Deduct re-ins., rebate, and return premiums,	11,245 12	
Net cash received for fire premiums,		$116,067 53
Cash received for marine and inland prem's,	$391 75	
Deduct re-ins., rebate, and return premiums,	22 50	
Net cash rec'd for marine and inland prem's,		369 25
Interest received on bonds and mortgages,		9,429 47
Interest and dividends received from all other sources,		13,483 74
Income from rents,		3,250 00
Gross Cash Income,		$142,599 99

* Value of land mortgaged, $163,000 00
Value of buildings thereon, 174,000 00

Total value of property mortgaged, $337,000 00
Amount of insurance held as collateral, 137,050 00

Expenditures.

Cash paid for fire losses,	$53,580 87
Cash dividends paid,	30,001 50
Cash paid for commissions and brokerage,	16,603 70
paid for salaries of officers and employees,	30,188 33
paid for State and local taxes,	4,132 61
paid for rents, etc.,	9,424 43
Gross Cash Expenditures,	$143,931 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$17,214,350 00	$116,564 21
written during 1877,	17,894,732 00	119,298 28
Total,	$35,109,082 00	$235,862 49
Deduct risks expired and terminated,	19,662,508 00	127,078 44
In force at end of year,	$15,446,574 00	$108,784 05
Deduct amount re-insured,	133,800 00	737 08
Net amount in force,	$15,312,774 00	$108,046 97
Marine risks outstanding Dec. 31, 1876,	$9,800 00	$197 50
written during 1877,	17,700 00	391 75
Total,	$27,500 00	$589 25
Deduct risks expired and terminated,	22,300 00	440 25
In force at end of year,	$5,200 00	$149 00

Miscellaneous.

Premiums received from organization of company,	$2,338,025 97
Losses paid from organization of company,	1,383,549 86
Cash dividends declared from organization of company,	222,607 50
Dividends declared during the year (15 per cent.),	30,001 50
Losses incurred during the year,	69,703 10
Company's stock owned by directors,	105,600 00

FAIRFIELD FIRE INSURANCE COMPANY, SO. NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

PAID-UP CAPITAL, $200,000.

WINFIELD S. HANFORD, *President.* *Secretary*, HENRY R. TURNER.

Attorney to accept service, THOMAS MAIR, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds,	$47,000 00	$50,153 75
Fairfield county coupon bonds, 7s,	10,000 00	10,500 00
Norwalk town coupon bonds, 6s,	3,000 00	3,000 00
St Joseph city (Mo.) coupon bonds, 10s,	6,000 00	5,400 00
Sumner (Ill.) town coupon bonds, 8s,	4,000 00	3,800 00
Portland (Ind.) town coupon bonds,	3,000 00	2,875 00
	$73,000 00	$75,728 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares So. Norwalk National Bank,	$1,100 00	$1,000 00
48 " Norwalk Lock Company,	1,080 00	850 00
100 " Brooklyn City Railroad,	6,000 00	500 00
50 " Manuf. and Merchants' Bank,	1,850 00	3,526 63
Park Avenue Railroad bonds,	2,000 00	
Paid-up policy Mutual Life Insurance Co.,	10,500 00	1,800 00
New Orleans city bonds, 6s,	1,000 00	1,000 00
256 shares Norwalk Lock Co.,	4,860 00	4,000 00
So. Norwalk School District bonds,	2,000 00	2,000 00
	$30,390 00	$14,676 63

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$60,389 62
Loans on mortgage of real estate (first liens *),	113,225 00
Interest due or accrued thereon,	6,892 53
Stocks, bonds, etc., as per schedule,	75,728 75
Loans on collateral security, as per schedule,	14,676 63
Cash in the office of the company,	9,514 06
deposited in various banks,	11,139 39
Interest due and accrued,	1,695 10
Premiums in course of collection (gross),	17,253 88

* Value of lands mortgaged,	$113,150 00
Value of buildings thereon,	144,000 00
Total value of property mortgaged,	$257,150 00
Amount of insurance held as collateral,	85,100 00

Rents due and accrued, $518.75; re-insurance due, $850.00; taxes due from non-resident stockholders, $679.40; bills receivable, $455.30,	$2,503 45	
Gross Assets,		$313,018 41

LIABILITIES.

Losses adjusted, unpaid,	$1,104 50	
claimed and reported,	3,735 00	
disputed or resisted,	1,437 50	
Unearned premiums on outstanding risks,	64,054 70	
Dividends to stockholders unpaid,	1,150 00	
Due and accrued for rent, salaries, etc.,	100 00	
Commissions and brokerage,	2,949 03	
Gross Liabilities, except Capital,		74,530 73
Surplus as regards Policy-holders,		$238,487 68
Paid-up Capital,		200,000 00
Surplus over Capital,		$38,487 68

INCOME.

Cash received for fire premiums,	$157,091 86	
Deduct re-insurance, rebate, and return prem's,	18,533 44	
Net cash received for fire premiums,		$138,558 42
Interest received on bonds and mortgages,		6,157 81
Interest and dividends received from all other sources,		7,782 30
Income from rents, $2,160.00; commissions, $2,128.89,		4,288 89
Gross Cash Income,		$156,787 42

EXPENDITURES.

Cash paid for fire losses,	$62,954 99	
Deduct salvage and re-insurance,	1,414 42	
Net cash paid for fire losses,		$61,540 57
Cash dividends paid,		18,850 00
paid for commissions and brokerage,		24,321 32
paid for salaries of officers and employees,		16,220 45
paid for State and local taxes,		3,403 88
paid for office, agency, and incidental expenses,		11,947 18
Gross Cash Expenditures,		$136,283 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$9,225,369 00	$107,979 78
written during 1877,	14,184,519 00	157,091 86
Total,	$23,409,888 00	$265,071 64
Deduct risks expired and terminated,	10,928,303 00	136,056 69
In force at end of year,	$12,481,585 00	$129,014 95
Deduct amount re-insured,	378,978 00	4,207 65
Net amount in force,	$12,102,607 00	$124,807 30

Miscellaneous.

Premiums received from organization of company,	$997,508 81
Losses paid from organization of company,	592,223 49
Cash dividends declared from organization of company,	128,000 00
Dividends declared during the year (10 per cent),	20,000 00
Losses incurred during the year,	59,654 73
Company's stock owned by directors,	93,800 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

Paid-up Capital, $200,000.

John M. Furman, *President.* *Secretary*, Samuel Darbee.

Office, No. 346 Broadway.

Attorney to accept service, William R. Horton, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$210,000 00	$221,225 00
100 shares Fourth National Bank,	10,000 00	9,800 00
	$220,000 00	$231,025 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
10	shares Fourth National Bank,	$1,010 00	$1,000 00
15	" Enterprise Fire Ins. Co., Cin.,	255 00	
500	" Manufacturers' Nat'l B'k, Brookl'n	13,500 00	10,000 00
10	" Guardian Fire Insurance Co.,	850 00	500 00
175	" Broadway R.R. Co., Brooklyn,	26,250 00	22,000 00
75	" Brooklyn Ferry Co.,	11,250 00	
200	" Fourth National Bank,	20,200 00	12,000 00
40	" Broadway R.R. Co., Brooklyn,	6,000 00	11,000 00
1200	" People's Gas-Light Co.,	3,600 00	
People's Gas-Light Co.'s bonds,		2,850 00	

100 shares American Express Co.,	$4,950 00	$6,000 00
60 " Adams Express Co.,	5,880 00	
73 " Fourth National Bank,	7,373 00	6,500 00
55 " Tradesmen's Fire Ins. Co.,	2,062 50	1,200 00
Broadway R.R. Co. mortgage bonds,	2,000 00	1,000 00
33 shares Manufacturers' National Bank,	891 00	1,500 00
100 " Citizens' Gas-Light Co.,	1,600 00	
United States 5-20 bonds,	6,352 50	5,300 00
50 shares Central National Bank,	5,000 00	
50 " German American Insurance Co.,	5,750 00	9,500 00
20 " Guardian Fire Insurance Co.,	1,700 00	
	$129,324 00	$87,500 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$22,444 67	
Loans on mortgage of real estate (first liens *),	46,900 00	
Interest due or accrued thereon,	1,039 50	
Stocks, bonds, etc., as per schedule,	231,025 00	
Loans on collateral security as per schedule,	87,500 00	
Cash in the office of the company,	198 06	
deposited in various banks,	26,433 11	
Interest due and accrued,	1,431 02	
Premiums in course of collection (gross),	7,283 30	
Rents due and accrued,	128 00	
Office furniture, $4,000 00		
Premiums more than three mo's due, 367 50		
Gross Assets,		$424,382 66

Liabilities.

Losses adjusted, unpaid,	$3,439 01	
claimed and reported,	929 21	
Unearned premiums on outstanding risks,	62,005 01	
Due and accrued for rent, salaries, etc.,	2,701 67	
Commissions and brokerage,	727 64	
Gross Liabilities, except Capital,		69,802 54
Surplus as regards Policy-holders,		$354,580 12
Paid-up Capital,		200,000 00
Surplus over Capital,		$154,580 12

* Value of lands mortgaged, $39,000 00
Value of buildings thereon, 56,000 00

Total value of property mortgaged, $95,000 00
Amount of insurance held as collateral, 50,400 00

Income.

Cash received for fire premiums,	$119,402 36	
Deduct re-insurance, rebate, and return prem's,	5,099 99	
Net cash received for fire premiums,		$114,302 37
Interest received on bonds and mortgages,		5,442 44
and dividends received from all other sources,		17,888 39
Income from rents,		590 00
Gross Cash Income,		$138,223 20

Expenditures.

Cash paid for fire losses,	$47,886 89
Cash dividends paid,	30,000 00
Cash paid for commissions and brokerage,	9,413 75
paid for salaries of officers and employees,	21,850 00
paid for State and local taxes,	2,845 29
paid for office, agency, and incidental expenses,	22,071 76
Gross Cash Expenditures,	$134,067 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$25,641,935 00	$134,943 39
written during 1877,	27,085,953 00	118,586 02
Total,	$52,727,888 00	$253,529 41
Deduct risks expired and terminated,	26,870,983 00	130,089 86
In force at end of year,	$25,856,905 00	$123,439 55
Deduct amount re-insured,	196,521 00	1,156 46
Net amount in force,	$25,660,384 00	$122,283 09

Miscellaneous.

Premiums received from organization of company,	$832,813 27
Losses paid from organization of company,	247,278 60
Cash dividends declared from organization of company,	132,000 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	45,696 23
Company's stock owned by directors,	96,500 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PENN

[Incorporated Sept. 1, 1817. Commenced business March 27, 1820.]

PAID-UP CAPITAL, $500,000.

WM. T. BUTLER, *President.* *Secretary*, JACOB H. LEX.

Office, No. 34 North Fifth Street.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
Philadelphia city bonds,	$400,000 00	$448,250 00
United States registered bonds,	500,000 00	442,493 75
Pittsburg city bonds,	50,000 00	42,500 00
Camden city bonds,	6,000 00	6,480 00
Masonic Temple bonds,	20,000 00	21,600 00
Lehigh Valley Railroad bonds,	100,000 00	118,000 00
Lehigh Coal and Navigation Co. bonds,	100,000 00	87,000 00
Penn. Railroad bonds,	100,000 00	100,500 00
Philadelphia and Reading Railroad bonds,	10,000 00	5,700 00
Philadelphia and Erie Railroad bonds,	12,000 00	14,140 00
Catawissa Railroad bonds,	10,000 00	10,500 00
3000 shares Pennsylvania Railroad,	150,000 00	99,750 00
1600 " Lehigh Coal and Navigation Co.,	80,000 00	30,400 00
2000 " Philadelphia and Reading R.R.,	100,000 00	34,250 00
331 " Phila., Ger., and Norristown R.R.,	16,550 00	32,107 00
70 " Chestnut Hill Railroad,	3,500 00	6,790 00
Philadelphia city warrants,	761 96	819 10
	$1,658,811 96	$1,501,279 85

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,		$64,520 70
Loans on mortgage of real estate (first liens *),		1,321,711 77
Interest due or accrued thereon,		25,241 23
Stocks, bonds, etc., as per schedule,		1,501,279 85
Cash deposited in Fidelity Trust and Dep. Co.,		125,049 33
Interest due and accrued,		1,349 00
Premiums in course of collection (gross),		136,720 07
Rents due and accrued,		113 60
Company's own stock (cost),	$617,700	
Gross Assets,		$3,175,985 55
Special deposits in other States (net),		† 30,280 25
Balance,		$3,145,705 30

* Value of lands mortgaged, $1,383,850 00
Value of buildings thereon, 2,767,700 00
Total value of property mortgaged, $4,151,550 00
Amount of insurance held as collateral, 1,054,050 00

† Deposits in other States for special protection of citizens of such States, $50,000 00
Liabilities in such States, 19,719 75
$30,280 25

Liabilities.

Losses adjusted, unpaid,		$15,971 41	
claimed and reported,		60,061 50	
disputed or resisted,		14,100 00	
Unearned premiums on outstanding risks,		542,254 87	
Reclaimable on perpetual fire policies,		1,649,998 91	
Dividends to stockholders, unpaid,		1,251 00	
State and local taxes,		4,784 52	
Commissions and brokerage,		33,189 16	
Return premiums,	$9,904 65		
Re-insurance premiums,	314 75		
		10,219 40	
Gross Liabilities, except Capital,			2,331,830 77
Surplus as regards Policy-holders in this State,			$813,874 53
Paid-up Capital,			500,000 00
Surplus over Capital,			$313,874 53

Income.

Cash received for fire premiums,		$1,313,952 46	
Deduct re-insurance, rebate, and return prems.,		126,692 06	
Net cash received for fire premiums,			$1,187,260 40
Interest received on bonds and mortgages,			79,843 50
Interest and dividends received from all other sources,			106,758 11
Income from all other sources; viz., tax on mortgages, $3,692.70; surveys and policy-fees, $2,275.50; transfer $3,281,			9,249 20
Deposits received for perpetual fire risks,		$79,307 19	
Gross Cash Income,			$1,383,111 21

Expenditures.

Cash paid for fire losses,			$634,975 72
dividends paid,			200,000 00
paid for commissions and brokerage,			267,785 15
for salaries of officers and employees,			49,508 71
for State and local taxes,			30,188 76
for office, agency, and incidental expenses,			22,822 50
Deposits returned on perpetual fire risks,		$24,969 05	
Gross Cash Expenditures,			$1,205,280 84

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$159,063,830 00	$2,747,189 61
written during 1877,	112,843,317 00	1,313,952 46
Total,	$271,907,147 00	$4,061,142 07
Deduct risks expired and terminated,	97,977,719 00	1,241,757 73
In force at end of year,	$173,929,428 00	$2,819,384 34
Deduct amount re-insured,	171,100 00	1,587 38
Net amount in force,	$173,758,328 00	$2,817,796 96
Perpetual risks in force,	$70,228,330 00	$1,736,840 96

Miscellaneous.

Premiums received from organization of company,	$7,749,620 00
Losses paid from organization of company,	3,009,326 00
Cash dividends declared from organization of company,	1,379,762 00
Dividends declared during the year (40 per cent.),	200,000 00
Losses incurred during the year,	634,780 78
Company's stock owned by directors,	102,950 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.

Paid-up Capital, $400,000.

S. R. W. Heath, *President.* *Secretary*, Daniel H. Dunham.

Office, No. 755 Broad Street.

Attorney to accept service, Timothy T. Sawyer, Jr., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$140,000 00	$150,625 00
Morris and Essex Railroad stock,	11,800 00	8,968 00
First National Bank stock,	10,000 00	10,000 00
Newark City National Bank stock,	4,750 00	6,650 00
Second National Bank stock,	2,000 00	2,700 00
National (Newark) Banking Company stock,	650 00	877 50
American Insurance Company stock	7,720 00	10,036 00
Newark City Insurance Company stock,	3,750 00	3,750 00
Germania Insurance Company stock,	2,000 00	2,000 00
	$182,670 00	$195,606 50

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$121,000 00	
Loans on mortgage of real estate (first liens *),	666,819 00	
Interest due or accrued thereon,	19,014 07	
Stocks, bonds, etc., as per schedule,	195,606 50	
Cash in the office of the company,	6,936 28	
deposited in Newark City National Bank,	16,103 88	
Premiums in course of collection (gross),	6,503 07	
Rents due and accrued,	1,342 50	
Gross Assets,		$1,033,325 30

Liabilities.

Losses adjusted, unpaid,	$3,435 77	
claimed and reported,	5,650 00	
Unearned premiums on outstanding risks,	119,406 53	
Reclaimable on perpetual fire policies,	288 80	
Unpaid scrip ordered to be redeemed,	2,972 00	
Interest due or accrued on scrip,	802 80	
Commissions and brokerage,	681 26	
Return premiums,	29 05	
Gross Liabilities, except Capital,		133,266 21
Surplus as regards Policy-holders,		$900,059 09
Paid-up Capital,		400,000 00
Surplus over Capital,		$500,059 09

Income.

Cash received for fire premiums,	$218,519 74	
Deduct re-insurance, rebate, and return prem's,	8,431 55	
Net cash received for fire premiums,		$210,088 19
Interest received on bonds and mortgages,		49,779 67
Interest and dividends received from all other sources,		9,676 62
Income from rents,		3,426 06
Gross Cash Income,		$272,970 54

Expenditures.

Cash paid for fire losses,	$92,065 29	
Deduct salvage and re-insurance,	1,979 04	
Net cash paid for fire losses,		$90,086 25
Cash dividends paid,		48,000 00
Interest paid scrip-holders,		122 65

* Total value of property mortgaged, $1,647,300 00
Amount of insurance held as collateral, 1,053,625 00

Cash paid for redemption of scrip,	$407 00
paid for commissions and brokerage,	23,471 43
paid for salaries of officers and employees,	16,776 47
paid for State and local taxes,	4,023 04
paid for dividends to participating policies, $16,614.01; repairs, etc., $487.26; miscellaneous, $5,346.60,	22,447 87
Gross Cash Expenditures,	$205,334 71

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876	$29,061,877 00	$250,736 91
written during 1877,	29,067,229 00	215,931 54
Total,	$58,129,106 00	$466,668 45
Deduct risks expired and terminated,	29,725,222 00	229,839 50
In force at end of year,	$28,403,884 00	$236,828 95
Deduct amount re-insured,	88,925 00	801 60
Net amount in force,	$28,314,959 00	$236,027 35

MISCELLANEOUS.

Premiums received from organization of company,	$2,355,107 08
Losses paid from organization of company,	702,807 16
Cash dividends declared from organization of company,	342,500 00
Dividends declared during the year (12 per cent.),	48,000 00
Losses incurred during the year,	81,993 68
Company's stock owned by directors,	235,800 00

FIREMEN'S INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1825. Commenced business April 18, 1825.]

PAID-UP CAPITAL, $204,000.

JOHN F. HALSTED, *President.* *Secretary*, THADDEUS J. WHITLOCK.

Office, No. 153 Broadway.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$220,000 00	$232,137 50
Bank of New York stock,	10,000 00	11,300 00
Metropolitan National Bank stock,	7,500 00	9,750 00
American Exchange National Bank stock,	10,000 00	10,600 00
	$247,500 00	$263,787 50

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$59,800 00	
Interest due or accrued thereon,	1,446 00	
Stock, bonds, etc., as per schedule,	263,787 50	
Cash in the office of the company,	469 76	
deposited in various banks,	7,114 29	
Interest due and accrued,	725 00	
Premiums in course of collection (gross),	3,526 33	
Premiums more than 3 months due, $174 51		
Gross Assets,		$336,868 88

Liabilities.

Losses adjusted, unpaid,	$6,359 53	
claimed and reported,	100 00	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	25,612 26	
Due and accrued for rent,	683 33	
Commissions and brokerage,	359 08	
Return premiums,	67 03	
Gross Liabilities, except Capital,		35,181 23
Surplus as regards Policy-holders,		$301,687 65
Paid-up Capital,		204,000 00
Surplus over Capital,		$97,687 65

Income.

Cash received for fire premiums,	$51,607 03	
Deduct re-insurance, rebate, and return prem's,	2,598 30	
Net cash received for fire premiums,		$49,008 73
Interest received on bonds and mortgages,		4,576 19
Interest and dividends received from all other sources,		21,416 12
Gross Cash Income,		$75,001 04

Expenditures.

Cash paid for fire losses,	$19,748 32	
Deduct salvage and re-insurance,	137 91	
Net cash paid for fire losses,		$19,610 41
Cash dividends paid,		24,480 00
Cash paid for commissions and brokerage,		4,280 96
paid for salaries of officers and employees,		13,900 08
paid for State and local taxes,		997 80
paid for office, agency, and incidental expenses,		7,346 68
Gross Cash Expenditures,		$70,615 93

* Value of lands mortgaged, $80,000 00
Value of buildings thereon, 70,000 00
Total value of property mortgaged, $150,000 00
Amount of insurance held as collateral, 55,975 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,990,008 00	$61,256 03
written during 1877,	11,423,686 00	51,708 72
Total,	$22,413,694 00	$112,964 75
Deduct risks expired and terminated,	12,000,436 00	60,290 32
In force at end of year,	$10,413,258 00	$52,674 43
Deduct amount re-insured,	233,566 00	1,294 48
Net amount in force,	$10,179,692 00	$51,379 95

MISCELLANEOUS.

Premiums received from organization of company,	$3,972,860 30
Losses paid from organization of company,	2,506,597 39
Cash dividends declared from organization of company,	1,281,178 17
Dividends declared during the year (12 per cent.),	24,480 00
Losses incurred during the year,	22,663 94
Company's stock owned by directors,	58,021 00

FIREMEN'S INSURANCE COMPANY, DAYTON, OHIO.

[Incorporated April, 1856. Commenced business 1856.]

PAID-UP CAPITAL, $250,000.

S. CRAIGHEAD, *President.* *Secretary*, J. S. MILES.

Attorney to accept service, HENRY N. BAKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$157,500 00	$171,625 00
Dayton (Ohio) city bonds,	25,900 00	26,677 00
Music Hall Company's bonds,	6,000 00	6,000 00
Troy (Ohio) bonds,	10,000 00	10,000 00
Wapakoneta (Ohio) bonds,	4,000 00	4,000 00
Montgomery County (Ohio) bonds,	1,350 00	1,350 00
Auglaize County (Ohio) bonds,	500 00	500 00
Darke County (Ohio) bonds,	1,500 00	1,500 00
135 shares Merchants' Nat'l Bank, Cincinnati,	13,500 00	15,660 00
22 " Dayton National Bank,	2,200 00	2,970 00
	$222,450 00	$240,282 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Eagle White Lead Company stock,	$18,000 00	$10,000 00
Cooper Hydraulic Company stock,	20,000 00	10,000 00
Second National Bank stock, Dayton,	14,000 00	6,000 00
Farmers' National Bank stock, Greenville,	17,340 00	12,000 00
Merchants' National Bank stock, Dayton,	17,300 00	3,000 00
Cooper Insurance Company stock, Dayton,	5,000 00	3,385 67
	$91,640 00	$44,385 67

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$8,967 82	
Loans on mortgage of real estate (first liens*),	49,577 27	
Interest due or accrued thereon,	2,527 91	
Stock, bonds, etc., as per schedule,	240,282 00	
Loans on collateral security, as per schedule,	44,385 67	
Cash in the office of the company,	6,924 48	
deposited in bank,	14,609 35	
Interest due and accrued,	2,510 63	
Premiums in course of collection (gross),	20,388 95	
Notes taken for marine and inland risks,	2,895 03	
Rents due and accrued,	150 00	
Re-insurance due,	16,069 93	
Gross Assets,		$409,289 04

Liabilities.

Losses adjusted, unpaid,	$13,958 30	
claimed and reported,	3,000 00	
disputed or resisted,	1,200 00	
Unearned premiums on outstanding risks,	68,601 98	
Dividends to stockholders unpaid,	1,104 00	
State and local taxes,	1,116 56	
Commissions, brokerage, and re-insurance,	11,376 77	
Gross Liabilities, except Capital,		100,357 61
Surplus as regard Policy-holders,		$308,931 43
Paid-up Capital,		250,000 00
Surplus over Capital,		$58,931 43

* Value of lands mortgaged, $91,950 00
Value of buildings thereon, 48,500 00

Total value of property mortgaged, $140,450 00
Amount of insurance held as collateral, 20,200 00

Income.

Cash received for fire premiums,	$121,234 37	
Deduct re-insurance, rebate, and return prem's,	27,680 58	
Net cash received for fire premiums,		$93,553 79
Interest received on bonds and mortgages,		7,168 20
Interest and dividends received from all other sources,		19,533 50
Income from rents,		200 00
Gross Cash Income,		$120,455 49

Expenditures.

Cash paid for fire losses,	$40,485 44
dividends paid,	30,196 00
paid for commissions and brokerage,	17,636 18
paid for salaries of officers and employees,	11,707 34
paid for State and local taxes,	4,683 08
paid for office, agency, and incidental expenses,	14,340 32
Gross Cash Expenditures,	$119,048 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,466,442 00	$152,309 44
written during 1877,	11,284,339 00	121,234 37
Total,	$25,750,781 00	$273,543 81
Deduct risks expired and terminated,	12,600,105 00	139,401 98
In force at end of year,	$13,150,676 00	$134,141 83
Deduct amount re-insured,	162,568 00	1,862 83
Net amount in force,	$12,988,108 00	$132,279 00

Miscellaneous.

Premiums received from organization of company,	$1,096,917 88
Losses paid from organization of company,	362,614 02
Cash dividends declared from organization of company,	314,892 40
Dividends declared during the year (12½ per cent.),	31,250 00
Losses incurred during the year,	53,478 71
Company's stock owned by directors,	67,980 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.*

[Incorporated May, 1863. Commenced business June, 1863.]

PAID-UP CAPITAL, $300,000.

D. J. STAPLES, *President.* *Secretary*, GEORGE D. DORNIN.

Attorney to accept service, NATHANIEL FOSTER, JR., *Belmont.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds,	$145,000 00	$153,700 00
South Carolina State bonds,	5,750 00	3,350 00
133 shares First Nat'l Bank, San Francisco,	13,300 00	12,635 00
Loans with mortgage security,		3,286 25
Personal notes indorsed,		5,776 40
		$178,747 65

Securities held as collateral for cash loans :—

		Market value.	Loaned thereon.
165 shares	National Bank and Trust Co.,	$12,375 00	$8,450 00
150 "	Savings and Loan Society Bank,	30,000 00	20,000 00
100 "	First National Bank,	9,500 00	6,000 00
351 "	California Powder Co.,	35,100 00	19,000 00
2000 "	Eldorado D. W. and G. Mining Co.,	30,000 00	5,000 00
		$116,975 00	$58,450 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$225,000 00
Loans on mortgage of real estate (first liens †),	152,364 00
Interest accrued thereon,	1,563 78
Stocks, bonds, etc., as per schedule,	178,747 65
Loans on collateral security, as per schedule,	58,450 00
Cash in the office of the company,	4,608 68
deposited in various banks,	51,003 95
Interest due and accrued,	695 79
Premiums in course of collection (net),	45,258 45
Notes taken for marine and inland risks,	19,975 00

* The business of this company is conducted on a gold basis.

† Value of lands mortgaged,	$347,820 00
Value of buildings thereon,	121,150 00
Total value of property mortgaged,	$468,970 00
Amount of insurance held as collateral,	89,200 00

Rents due and accrued,	$105 10	
Re-insurance due,	865 16	
	$970 26	
Gross Assets,		$738,637 56
Special deposits in Oregon (net),		*44,861 15
Balance,		$693,776 41

LIABILITIES.

Losses adjusted, unpaid,	$2,301 95	
claimed and reported,	29,751 94	
disputed or resisted,	4,000 00	
Total amount of losses,	$36,053 89	
Less re-insurance,	1,500 00	
Net amount of unpaid losses,	$34,553 89	
Unearned premiums on outstanding risks,	271,504 05	
Dividends to stockholders unpaid,	474 49	
Bills payable, etc.,	2,934 86	
Gross Liabilities, except Capital,		309,467 29
Surplus as regards Policy-holders in this State,		$384,309 12
Paid-up Capital,		300,000 00
Surplus over Capital,		$84,309 12

INCOME.

Cash received for fire premiums,	$486,250 54	
Deduct re-insurance, rebate, and return prem's,	69,721 70	
Net cash received for fire premiums,		$416,528 84
Cash received for marine and inland prem's,	$116,528 32	
Deduct re-insurance, rebate, and return prem's,	29,216 35	
Net cash received for marine and inl'd prem's,		87,311 97
Unpaid premium notes rec'd during the year,	$19,975 00	
Interest and dividends received from all sources,		28,238 05
Income from rents,	$20,558 10	
from policy fees,	75 00	
		20,633 10
Gross Cash Income,		$552,711 96

EXPENDITURES.

Cash paid for fire losses,	$223,436 64	
Deduct salvage and re-insurance,	12,904 99	
Net cash paid for fire losses,		$210,531 65
Cash paid for marine and inland losses,	$96,826 90	
Deduct salvage and re-insurance,	31,635 73	
Net cash paid for marine and inland losses,		65,191 17

* Deposit in Oregon for special protection of citizens of said State, $50,000 00
Liability in said State, 5,138 85
$44,861 15

Cash dividends paid,	$66,768 00
paid for commissions and brokerage,	57,423 33
paid for salaries of officers and employees,	40,700 00
paid for State and local taxes,	9,242 11
paid for office, agency, and incidental expenses,	68,696 68
Gross Cash Expenditures,	$518,552 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$26,986,268 00	$450,992 08
written during 1877,	36,151,243 00	511,945 51
Total,	$63,137,511 00	$962,937 59
Deduct risks expired and terminated,	29,606,817 00	481,081 61
In force at end of year,	$33,530,694 00	$481,855 98
Deduct amount re-insured,	2,236,953 00	30,435 45
Net amount in force,	$31,293,741 00	$451,420 53
Marine risks outstanding Dec. 31, 1876,	$918,120 00	$59,585 46
written during 1877,	4,257,516 00	119,040 22
Total,	$5,175,636 00	$178,625 68
Deduct risks expired and terminated,	4,407,305 00	123,675 93
In force at end of year,	$768,331 00	$54,949 75
Deduct amount re-insured,	111,047 00	6,457 87
Net amount in force,	$657,284 00	$48,491 88

Miscellaneous.

Premiums received from organization of company,	$5,025,401 88
Losses paid from organization of company,	3,365,237 85
Cash dividends declared from organization of company,	718,000 00
Dividends declared during the year (22 per cent.),	66,000 00
Losses incurred during the year,	274,820 76
Company's stock owned by directors,	44,400 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, $400,000.

ALFRED G. BAKER, *President.* *Secretary*, THEODORE M. REGER.

Office, No. 421 Walnut Street.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$250,000 00	$264,187 50
Mississippi State warrants,	15,000 00	12,750 00
New Jersey exempt bonds,	5,000 00	5,500 00
Philadelphia city bonds, 6s, new,	50,000 00	56,062 50
Columbus city bonds,	15,000 00	16,250 00
Camden city bonds, 6s,	1,000 00	1,100 00
West Jersey Railroad bonds, 7s,	10,000 00	9,500 00
Philadelphia and Reading Railroad bonds,	8,000 00	5,725 00
Pennsylvania Railroad bonds,	15,000 00	15,750 00
Harrisburg, P. L. and Mt. Joy Railroad bonds,	25,000 00	26,250 00
Hestonville, M. and F. Railroad bonds,	10,000 00	8,800 00
American Steamship Company bonds,	10,000 00	7,400 00
100 shares Commercial National Bank,	5,000 00	5,650 00
16 " Continental Hotel Company,	1,600 00	1,280 00
	$420,600 00	$436,205 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds,	$11,064 37	$9,475 00
20 shares Metropolitan Nat'l B'k, Washington,	2,200 00	1,700 00
Hestonville, M. and F. Railroad bonds,	13,200 00	12,000 00
90 shares West Philadelphia Railroad,	5,850 00	5,150 00
36 " Pennsylvania Railroad,	1,188 00	850 00
New Jersey exempt bonds,	1,100 00	5,000 00
Harrisburg, P. L. and Mt. Joy Railroad bonds,	2,100 00	
West Chester and Philadelphia Railroad bonds,	2,260 00	
Catawissa Railroad bonds,	1,060 00	
	$40,022 37	$34,175 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$171,250 00
Loans on mortgage of real estate (first liens *),	2,419,089 15
Interest due or accrued thereon,	44,265 26

* Total value of property mortgaged, $5,269,195 00
Amount of insurance held as collateral, 2,569,325 00

Stocks, bonds, etc., as per schedule,	$436,205 00	
Loans on collateral security, as per schedule,	34,175 00	
Cash in the office of the company,	7,235 08	
deposited in various banks,	203,015 73	
Interest due and accrued,	1,410 96	
Premiums in course of collection (net),	46,443 31	
Re-insurance deposit premiums,	356 25	
Gross Assets,		$3,363,445 74
Special deposits in other States (net),		*47,304 60
Balance,		$3,316,141 14

Liabilities.

Losses adjusted, unpaid,	$54,869 88	
claimed and reported,	27,212 31	
Unearned premiums on outstanding risks,	571,350 89	
Reclaimable on perpetual fire policies,	1,454,357 31	
Dividends to stockholders unpaid,	576 00	
Surveys,	3,640 00	
Gross Liabilities, except Capital,		2,112,006 39
Surplus as regards Policy-holders in this State,		$1,204,134 75
Paid-up Capital,		400,000 00
Surplus over Capital,		$804,134 75

Income.

Cash received for fire premiums,	$835,752 74	
Deduct re-ins., rebate, and return premiums,	97,642 50	
Net cash received for fire premiums,		$738,110 24
Interest received on bonds and mortgages,		139,101 04
Interest and dividends received from all other sources,		25,481 36
Income from rents, surveys, etc.,		11,066 03
Deposits received for perpetual fire risks,	$64,545 66	
Gross Cash Income,		$913,758 67

Expenditures.

Cash paid for fire losses,		$394,388 92
Cash dividends paid (gold),		128,352 00
Cash paid for commissions and brokerage,		112,973 94
paid for salaries of officers and employees,		86,682 71
paid for State and local taxes,		35,488 54
paid for office, agency, and incidental expenses,		129,627 35
Deposits returned on perpetual fire risks,	$54,816 06	
Gross Cash Expenditures,		$887,513 46

* Deposits in other states for special protection of citizens of such States, ... $57,750 00
Liabilities in such States, ... 10,445 40
$47,304 60

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$154,333,870 55	$2,723,164 81
written during 1877,	72,709,146 68	907,470 13
Total,	$227,043,017 23	$3,630,634 94
Deduct risks expired and terminated,	77,869,338 83	917,379 27
In force at end of year,	$149,173,678 40	$2,713,255 67
Perpetual risks in force,	61,475,889 53	1,555,657 93

Miscellaneous.

Premiums received from organization of company,	$19,146,913 65
Losses paid from organization of company,	10,758,673 51
Cash dividends declared from organization of company,	3,580,000 00
Dividends declared during the year (32 per cent.), gold,	128,000 00
Losses incurred during the year,	394,389 00
Company's stock owned by directors,	58,300 00

GERMANIA INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 17, 1870. Commenced business April 20, 1870.]

Paid-up Capital, $200,000.

James M. Paterson, *President.* *Secretary*, Julius B. Brose.

Office, No. 781 Broad Street.

Attorney to accept service, Herbert H. Westgate, *Melrose.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$13,000 00	$13,898 75
Newark city bounty bond,	500 00	525 00
	$13,500 00	$14,423 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Pennsylvania Railroad,	$3,000 00	$1,800 00
10 " State Banking Company,	900 00	700 00
30 " Newark City Insurance Company,	1,500 00	1,000 00
	$5,400 00	$3,500 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$64,598 73	
Loans on mortgage of real estate (first liens *),	146,485 00	
Interest due or accrued thereon,	7,863 33	
Stocks, bonds, etc., as per schedule,	14,423 75	
Loans on collateral security, as per schedule,	3,500 00	
Cash in the office of the company,	1,653 58	
deposited in various banks	7,931 81	
Interest due and accrued,	165 00	
Premiums in course of collection (gross),	8,255 02	
Re-insurance due,	882 50	
Office furniture,	$2,984 11	
Gross Assets,		$255,758 72

Liabilities.

Losses adjusted, unpaid,	$3,785 41	
claimed and reported,	600 00	
Unearned premiums on outstanding risks,	40,607 14	
Commissions and brokerage,	1,651 00	
Gross Liabilities, except Capital,		46,643 55
Surplus as regards Policy-holders,		$209,115 17
Paid-up Capital,		200,000 00
Surplus over Capital,		$9,115 17

Income.

Cash received for fire premiums,	$101,395 14	
Deduct re-insurance, rebate, and return prem's,	14,179 13	
Net cash received for fire premiums,		$87,216 01
Interest received on bonds and mortgages,		7,596 98
Interest and dividends received from all other sources,		2,644 98
Income from rents,	$1,184 50	2,116 16
from commissions,	931 66	
Gross Cash Income,		$99,574 13

Expenditures.

Cash paid for fire losses,	$83,166 82	
Deduct salvage and re-insurance,	2,989 46	
Net cash paid for fire losses,		$80,177 36
Cash dividends paid,		15,750 00

* Value of lands mortgaged, $198,700 00
Value of buildings thereon, 175,000 00

Total value of property mortgaged, $373,700 00
Amount of insurance held as collateral, 159,200 00

Cash paid for commissions and brokerage,	$20,234 20
paid for salaries of officers and employees,	8,506 75
paid for State and local taxes,	2,483 39
paid for interest on borrowed money,	2,347 78
paid for office, agency, and incidental expenses,	12,910 48
Gross Cash Expenditures,	$142,409 96

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,439,128 00	$121,453 29
written during 1877,	10,067,966 00	96,025 61
Total,	$20,507,094 00	$217,478 90
Deduct risks expired and terminated,	11,879,474 00	132,378 87
In force at end of year,	$8,627,620 00	$85,100 03
Deduct amount re-insured,	414,781 00	4,500 60
Net amount in force,	$8,212,839 00	$80,599 43

MISCELLANEOUS.

Premiums received from organization of company,	$590,338 02
Losses paid from organization of company,	260,204 65
Cash dividends declared from organization of company,	86,334 85
Dividends declared during the year,	15,750 00
Losses incurred during the year,	80,260 94
Company's stock owned by directors,	35,000 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $500,000.

RUDOLPH GARRIGUE, *President.* *Secretary*, HUGO SCHUMANN.

Office, No. 175 Broadway.

Attorney to accept service, CHAS. J. PICKFORD, *Lynn.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$525,000 00	$559,000 00
New York city bonds,	74,000 00	77,750 00
New York County Court House stock,	15,000 00	15,900 00
Brooklyn Permanent Water loan,	26,000 00	28,080 00
Brooklyn Park loan,	8,000 00	8,640 00
Kings County bonds,	16,000 00	17,280 00
Buffalo City Park bonds,	25,000 00	27,500 00
Rochester City bonds,	2,000 00	2,200 00
National Park Bank stock,	5,000 00	5,300 00
	$696,000 00	$741,650 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
328 shares National State Bank, Elizabeth,	$16,400 00	$14,500 00
20 " Sterling Fire Insurance Company,	2,000 00	
15 " United States Express Company,	705 00	1,000 00
7 " Western Union Telegraph Co.,	532 00	
40 " Germania Life Insurance Co.,	2,300 00	6,000 00
58 " First National Bank, Jersey City,	5,800 00	
52 " Gallatin National Bank,	3,042 00	15,000 00
100 " Merchants' National Bank,	5,800 00	
40 " New York Life and Trust Co.,	10,000 00	
178 " North River Insurance Company,	5,125 00	
30 " United States Fire Insurance Co.,	1,162 50	
40 " First National Bank, Jersey City,	4,000 00	30,000 00
40 " People's Bank,	3,135 00	
New York Central Railroad bonds,		
United States bonds,	7,931 25	
Brooklyn City bonds,	5,200 00	
New York and Harlem Railroad bonds,	7,080 00	
150 shares Germania Life Insurance Co.,	8,625 00	
United States bonds,	10,675 00	9,600 00
	$99,512 75	$76,100 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$60,838 55	
Loans on mortgage of real estate (first liens*),	560,500 00	
Interest due or accrued thereon,	18,650 00	
Stocks, bonds, etc., as per schedule,	741,650 00	
Loans on collateral security, as per schedule,	76,100 00	
Cash in the office of the company,	12,764 31	
deposited in various banks,	82,465 31	
Interest due and accrued,	4,346 12	
Premiums in course of collection (net),	74,506 50	
Gross Assets,		$1,631,820 79
Special deposit in Mississippi (net),		† 3,970 51
Balance,		$1,627,850 28

* Value of lands mortgaged, $533,600 00
Value of buildings thereon, 657,200 00

Total value of property mortgaged, $1,190,800 00
Amount of insurance held as collateral, 542,150 00

† Deposit in Mississippi for protect'n of citizens of said State, $7,500 00
Liability in said State, 3,529 49

$3,970 51

Liabilities.

Losses adjusted, unpaid,	$11,512 66	
claimed and reported,	19,178 66	
disputed or resisted,	38,008 11	
Unearned premiums on outstanding risks,	$410,082 74	
Gross Liabilities, except Capital,		$478,782 17
Surplus as regards Policy-holders in this State,		$1,149,068 11
Paid-up Capital,		500,000 00
Surplus over Capital,		$649,068 11

Income.

Cash received for fire premiums,	$754,991 93	
Deduct re-insurance, rebate, and return prem's,	72,172 02	
Net cash received for fire premiums,		$682,819 91
Interest received on bonds and mortgages,		52,252 41
Interest and divid's rec'd from all other sources,		36,595 54
Gross Cash Income,		$771,667 86

Expenditures.

Cash paid for fire losses,	$338,420 46	
Deduct salvage and re-insurance,	11,242 28	
Net cash paid for fire losses,		$327,178 18
Cash dividends paid,		150,000 00
Cash paid for commissions and brokerage,		116,884 98
paid for salaries of officers and employees,		74,252 38
paid for State and local taxes,		16,527 98
paid for office, agency, and incidental expenses,		106,711 29
Gross Cash Expenditures,		$791,554 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$80,721,949 95	$899,770 23
written during 1877,	78,551,434 87	754,991 93
Total,	$159,273,384 82	$1,654,762 16
Deduct risks expired and terminated,	79,007,852 73	820,084 89
In force at end of year,	$80,265,532 09	$834,677 27
Deduct amount re-insured,	2,098,296 50	18,662 16
Net amount in force,	$78,167,235 59	$816,015 11

MISCELLANEOUS.

Premiums received from organization of company,	$10,148,007 33
Losses paid from organization of company,	4,818,539 75
Cash dividends declared from organization of company,	936,000 00
Dividends declared during the year (30 per cent.),	150,000 00
Losses incurred during the year,	321,272 94
Company's stock owned by directors,	147,350 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, $1,000,000.

EMIL OELBERMANN, *President.* *Secretary*, JAMES A. SILVEY.

Office, No. 179 Broadway.

Attorney to accept service, E. G. SNOW, JR., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,250,000 00	$1,342,350 00
Missouri State bonds, 6s,	50,000 00	52,500 00
Rochester city bonds, 7s,	40,000 00	44,000 00
Buffalo city bonds, 7s,	25,000 00	27,500 00
Yonkers city bonds, 7s,	21,000 00	23,100 00
Central Pacific Railroad bonds,	50,000 00	52,500 00
Union Pacific Railroad bonds,	50,000 00	52,250 00
Chicago, R. I., and P. Railroad bonds,	50,000 00	53,000 00
New York Central Railroad bonds,	50,000 00	52,000 00
Syracuse, Bing., and N. Y. Railroad bonds,	20,000 00	20,000 00
Delaware, L., and Western Railroad bonds,	8,000 00	8,000 00
N. Y. and Harlem Railroad stock,	50,000 00	71,000 00
	$1,664,000 00	$1,798,200 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
College Point (L. I.) water bonds,	$15,750 00	$12,000 00
United States bonds,	107,102 00	94,200 00
N. Y. and Harlem Railroad stock,	28,400 00	
California and Oregon Railroad bonds,	3,360 00	
Missouri State bonds,	7,350 00	60,000 00
Union Pacific Railroad bonds,	12,540 00	
Central Pacific Railroad bonds,	21,000 00	

United States bonds,	$75,567 00	
Union Pacific R. R. bonds,	20,900 00	$90,000 00
Buffalo city bonds,	5,500 00	
United States bonds,	17,870 00	
Buffalo city bonds,	16,500 00	30,000 00
	$331,839 00	$286,200 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$1,798,200 00	
Loans on collateral security, as per schedule,	286,200 00	
Cash in the office of the company,	2,498 04	
deposited in various banks,	167,991 81	
Premiums in course of collection (gross),	69,819 21	
Premiums more than 3 months due,	$298 71	
Gross Assets,		$2,324,709 06
Special deposit in Georgia (net),		*22,252 17
Balance,		$2,302,456 89

LIABILITIES.

Losses adjusted, unpaid,	$25,232 82	
claimed and reported,	63,256 82	
disputed or resisted,	10,766 13	
Total amount of losses,	$99,255 77	
Less re-insurance,	27 00	
Net amount of unpaid losses,	$99,228 77	
Unearned premiums on outstanding risks,	524,767 34	
Commissions and brokerage,	13,450 41	
Return premiums,	311 57	
Gross Liabilities, except Capital,		637,758 09
Surplus as regards Policy-holders in this State,		$1,664,698 80
Paid-up Capital,		1,000,000 00
Surplus over Capital,		$664,698 80

INCOME.

Cash received for fire premiums,	$1,072,574 32	
Deduct re-insurance, rebate, and return prem's,	139,524 72	
Net cash received for fire premiums,		$933,049 60
Interest and dividends received from all sources,		115,618 41
Gross Cash Income,		$1,048,668 01

* Deposit in Georgia for special protection of citizens of said State, $25,000 00
Liability in said State, 2,747 83

Expenditures.

Cash paid for fire losses,	$425,200 26	
Deduct salvage and re-insurance,	8,647 82	
Net cash paid for fire losses,		$416,552 44
Cash dividends paid,		100,000 00
paid for commissions and brokerage,		139,354 21
paid for salaries of officers and employees,		94,620 77
paid for State and local taxes,		24,808 77
paid for office, agency, and incidental expenses,		98,645 18
Gross Cash Expenditures,		$873,981 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$86,745,313 00	$974,388 45
written during 1877,	121,115,117 00	1,061,780 27
Total,	$207,860,430 00	$2,036,168 72
Deduct risks expired and terminated,	99,110,800 00	984,242 45
In force at end of year,	$108,749,630 00	$1,051,926 27
Deduct amount re-insured,	2,162,658 00	22,256 97
Net amount in force,	$106,586,972 00	$1,029,669 30

Miscellaneous.

Premiums received from organization of company,	$5,420,798 47
Losses paid from organization of company,	2,229,570 54
Cash dividends declared from organization of company,	440,000 00
Dividends declared during the year (10 per cent.)	100,000 00
Losses incurred during the year,	454,797 34
Company's stock owned by directors,	298,100 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.]

Paid-up Capital, $300,000.

Alfred S. Gillett, *President.* *Secretary*, Philander C. Royce.

Attorney to accept service, James Swords, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$142,000 00	$150,715 00
Philadelphia city loan,	17,800 00	19,936 00
Louisville city loan,	10,000 00	10,000 00
St Louis city loan,	10,000 00	10,500 00
American Steamship Company bonds,	5,000 00	3,750 00

Union Pacific R.R. bonds,	$5,000 00	$5,350 00
Pennsylvania R.R. bonds,	18,000 00	19,565 00
Dan., H., and Wilkesbarre R.R. bonds,	20,000 00	10,000 00
Camden and Amboy R.R. bonds,	17,000 00	18,150 00
Connecting R.R. Co. bonds,	10,000 00	10,000 00
Phila. and Reading R.R. bonds,	5,000 00	2,850 00
No. Pennsylvania R.R. bonds,	5,000 00	5,550 00
Lancaster and Reading R.R. bonds,	10,000 00	10,000 00
Lehigh Navigation Co. bonds,	11,000 00	11,220 00
Susquehanna Coal Co. bonds,	3,000 00	2,100 00
Philadelphia and Erie R.R. bonds,	15,000 00	15,250 00
25 shares Phila, Wil. and Balt. R.R.,	2,500 00	1,575 00
400 " Phila. and Reading R.R.,	20,000 00	6,800 00
Personal loans secured,		6,600 00
		$319,911 00

Securities held as collateral for cash loans:

	Market value.	Loaned thereon.
20 shares Pennsylvania Railroad,	$660 00	$350 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$266,600 00	
Loans on mortgage of real estate (first liens*),	390,866 65	
Interest due or accrued thereon,	9,475 87	
Stocks, bonds, etc., as per schedule,	319,911 00	
Loans on collateral security, as per schedule,	350 00	
Cash in the office of the company,	2,601 77	
deposited in the various banks,	63,178 43	
Interest due and accrued,	882 80	
Premiums in course of collection (gross),	30,853 86	
Rents due and accrued, $1,653.44 ; perpetual insurance deposit, $1,900,	3,553 44	
Premiums more than 3 months due, $899 58		
Gross Assets,		$1,088,273 82

Liabilities.

Losses claimed and reported,	$21,410 04	
Unearned premiums on outstanding risks,	248,461 27	
Reclaimable on perpetual fire policies,	63,008 64	
Due and accrued for rent, salaries, etc.,	1,894 30	
State and local taxes,	4,251 80	
Commissions and brokerage,	6,959 64	
Return premiums and re-insurance,	1,787 63	
Gross Liabilities, except Capital,		347,773 32
Surplus as regards Policy-holders,		$740,500 50
Paid-up Capital,		300,000 00
Surplus over Capital,		$440,500 50

* Total value of property mortgaged, $1,008,950 00
Amount of insurance held as collateral, 345,750 00

Income.

Cash received for fire premiums,	$350,124 63	
Deduct re-insurance, rebate, and return prem's,	26,586 37	
Net cash received for fire premiums,		$323,538 26
Interest received on bonds and mortgages,		23,303 84
Interest and dividends received from all other sources,		21,438 49
Income from rents,		10,120 90
Gross Cash Income,		$378,401 49

Expenditures.

Cash paid for fire losses,		$166,751 58
Cash dividends paid,		75,000 00
Cash paid for commissions and brokerage,		50,406 67
paid for salaries of officers and employees,		36,241 44
paid for State and local taxes,		15,324 23
paid for office, agency, and incidental expenses,		22,264 43
Deposits returned on perpetual fire risks,	$1,940 85	
Gross Cash Expenditures,		$365,988 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$48,046,342 00	$622,191 78
written during 1877,	36,406,766 00	352,669 28
Total,	$84,453,108 00	$974,861 06
Deduct risks expired and terminated,	40,543,016 00	419,766 43
In force at end of year,	$43,910,092 00	$555,094 63
Deduct amount re-insured,	357,332 00	3,569 12
Net amount in force,	$43,552,760 00	$551,525 51
Perpetual risks in force,	$2,768,234 00	$73,776 79

Miscellaneous.

Premiums received from organization of company,	$4,365,729 00
Losses paid from organization of company,	1,845,030 58
Cash dividends declared from organization of company,	523,331 00
Dividends declared during the year (25 per cent.),	75,000 00
Losses incurred during the year,	122,724 49
Company's stock owned by directors,	99,600 00

GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, $200,000.

R. M. LITTLE, *President*, *Secretary*, J. L. CUNNINGHAM.

Attorney to accept service, JAMES GOODMAN, *Boston*.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$340,000 00	$349,575 00
First National Bank stock,	10,000 00	15,000 00
	$350,000 00	$364,575 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
20 shares Schuylerville National Bank,	$2,200 00	$1,500 00
160 " Glen's Falls National Bank,	12,000 00	8,000 00
Bond and mortgage (first lien),	1,500 00	1,500 00
	$15,700 00	$11,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$14,200 00	
Loans on mortgage of real estate (first liens *),	366,558 50	
Interest due or accrued thereon,	4,741 53	
Stock, bonds, etc., as per schedule,	364,575 00	
Loans on collateral security, as per schedule,	11,000 00	
Cash in the office of the company,	778 44	
deposited in various banks,	74,364 83	
Premiums in course of collection (gross),	14,546 10	
Premiums more than 3 months due, $3,053 94		
Gross Assets,		$850,764 40 †

LIABILITIES.

Losses adjusted, unpaid,	$13,263 89
claimed and reported,	11,232 00
disputed or resisted,	2,950 00

* Value of lands mortgaged, $530,000 00
Value of buildings thereon, 407,700 00

Total value of property mortgaged, $937,700 00
Amount of insurance held as collateral, 248,437 00

† Including $160,000 special reserve fund, held under New York law.

Unearned premiums on outstanding risks,	$286,578 19	
Commissions and brokerage,	2,913 92	
Gross Liabilities, except Capital,		$316,938 00
Surplus as regards Policy-holders,		$533,826 40
Paid-up Capital,		200,000 00
Surplus over Capital,		$333,826 40

Income.

Cash received for fire premiums,	$338,637 32	
Deduct re-insurance, rebate, and return prem's,	33,073 45	
Net cash received for fire premiums,		$305,563 87
Interest received on bonds and mortgages,		23,151 48
Interest and dividends received from all other sources,		19,471 78
Income from rents,		387 00
Gross Cash Income,		$348,574 13

Expenditures.

Cash paid for fire losses,	$180,471 22	
Deduct salvage and re-insurance,	3,598 41	
Net cash paid for fire losses,		$176,872 81
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		53,332 91
paid for salaries of officers and employees,		19,270 98
paid for State and local taxes,		5,282 86
paid for office, agency, and incidental expenses,		18,713 16
Gross Cash Expenditures,		$293,472 72

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$64,924,856 00	$599,291 96
written during 1877,	35,143,770 00	338,637 32
Total,	$100,068,626 00	$937,929 28
Deduct risks expired and terminated,	37,179,154 00	351,948 10
In force at end of year,	$62,889,472 00	$585,981 18
Deduct amount re-insured,	72,838 00	393 74
Net amount in force,	$62,816,634 00	$585,587 44

MISCELLANEOUS.

Premiums received from organization of company,	$3,261,028 97
Losses paid from organization of company,	1,875,753 69
Cash dividends declared from organization of company,	210,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	187,772 39
Company's stock owned by directors,	66,810 00

GRANITE INSURANCE COMPANY, RICHMOND, VA.

[Incorporated March 25, 1875. Commenced business April, 1875.]

PAID-UP CAPITAL, $200,000.

GILBERT C. WALKER, *President.* *Secretary*, THOMAS G. PEYTON.

Office, No. 1103 Main Street.

Attorney to accept service, JOHN T. CHEPPU, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,500 00	$54,525 00
Virginia State bonds,	10,000 00	5,700 00
Richmond city bonds,	13,300 00	14,425 50
National Bank of Virginia stock,	5,000 00	4,250 00
	$78,800 00	$78,900 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares City Savings Bank,	$675 00	$1,701 41
13 " Virginia Home Insurance Co.,	1,378 00	
60 " State Bank of Virginia,	4,800 00	4,309 91
12 " Farmville Ins. and Banking Co.,	1,200 00	861 98
10 " National Bank of Virginia,	850 00	861 98
90 " Planters' National Bank,	10,620 00	8,619 85
30 " Commercial Savings Bank,	1,125 00	806 69
50 " Richmond Banking and Ins. Co.,	1,500 00	861 98
South Side Railroad bonds,	3,500 00	5,684 15
50 shares Merchants' National Bank,	3,750 00	
Orange and Alexandria Railroad bonds,	1,200 00	861 98
150 shares Merchants and Planters' Sav. B'k,	3,450 00	6,298 34
10 " Planters' National Bank,	1,180 00	
10 " First National Bank,	1,200 00	
50 " City Savings Bank,	1,125 00	
25 " Citizens' Bank of Richmond,	625 00	
6 " Old Dominion Steamship Co.,	510 00	
150 " Merchants and Planters' Sav. B'k,	3,450 00	2,961 63
Virginia State bonds,	2,850 00	2,154 97

290 shares Merchants and Planters' Sav. B'k,	$6,670 00		
50 " Union Bank of Richmond,	2,250 00		
10 " State Bank of Virginia,	800 00	$8,531 03	
2 " Old Dominion Steamship Co.,	170 00		
20 " Merchants and Mechanics' Ins. Co.,	1,900 00	1,048 11	
Virginia coupons,	2,593 00	2,275 00	
Loans on call, since paid,		6,309 79	
		$54,148 80	

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$81,712 29	
Interest due and accrued thereon,	2,428 29	
Stocks, bonds, etc., as per schedule,	78,900 50	
Loans on collateral security, as per schedule,	54,148 80	
Cash in the office of the company,	3,125 93	
deposited in Planters' National Bank,	3,376 06	
Interest due and accrued,	1,507 35	
Premiums in course of collection (net),	14,284 84	
Notes taken for marine and inland risks,	460 98	
Rents due and accrued,	171 67	
Office furniture,	$1,629 54	
Gross Assets,		$240,116 71
Special deposits in other States (net),		† 25,134 26
Balance,		$214,982 45

Liabilities.

Losses adjusted, unpaid,	$1,944 31	
claimed and reported,	2,950 00	
disputed or resisted,	1,055 25	
Unearned premiums on outstanding risks,	28,739 14	
Gross Liabilities, except Capital,		34,688 70
Surplus as regards Policy-holders in this State,		‡ $180,293 75
Paid-up Capital,		200,000 00
Impairment of Capital,		$19,706 25

* Total value of property mortgaged, $236,144 00
Amount of insurance held as collateral, 27,460 00

† Deposits in other States for special protection of citizens of such States, $40,000 00
Liabilities in such States, 14,865 74
$25,134 26

‡ This Company has $10,000 on deposit with the treasurer of this State, for the special protection of Massachusetts policy-holders.

Income.

Cash received for fire premiums,	$86,844 87	
Deduct re-insurance, rebate, and return prem's,	13,385 71	
Net cash received for fire premiums,		$73,459 16
Cash received for marine and inland prem's,		78 78
Unpaid premium notes rec'd during the year,	$460 98	
Interest received on bonds and mortgages,		6,472 37
Interest and dividends received from all other sources,		7,925 17
Income from rents,		776 04
Gross Cash Income,		$88,711 52

Expenditures.

Cash paid for fire losses,	$39,232 19	
Deduct salvage and re-insurance,	2,065 24	
Net cash paid for fire losses,		$37,166 95
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		11,089 81
paid for salaries of officers and employees,		8,144 76
paid for State and local taxes,		5,248 83
paid for rent,		1,500 00
Gross Cash Expenditures,		$83,150 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$4,150,436 41	$58,877 46
written during 1877,	8,008,357 57	86,844 87
Total,	$12,158,793 98	$145,722 33
Deduct risks expired and terminated,	7,385,630 26	87,540 88
In force at end of year,	$4,773,163 72	$58,181 45
Deduct amount re-insured,	200,790 37	2,900 50
Net amount in force,	$4,572,373 35	$55,280 95

Miscellaneous.

Premiums received from organization of company,	$186,038 36
Losses paid from organization of company,	66,407 25
Cash dividends declared from organization of company,	26,390 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	43,116 51
Company's stock owned by directors,	135,000 00

GREAT WESTERN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, $662,080.

FERDINAND MOTZ, *President.* *Secretary*, WILLIAM T. LOCKWOOD.

Office, No. 50 Wall Street.

Attorney to accept service, NATH'L FOSTER, JR., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$713,000 00	$782,115 00
Sandy Hook Printing and Telegraph stock,	1,000 00	1,000 00
W. I. and Panama Telegraph stock,	10,000 00	3,000 00
Mobile and Ohio Railroad bonds,	15,400 00	1,200 00
	$739,400 00	$787,315 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens*),	$20,000 00	
Interest accrued,	1,400 00	
Stock, bonds, etc., as per schedule,	787,315 00	
Cash in the office of the company,	297 28	
deposited in various banks,	56,189 68	
Premiums in course of collection (net),	25,014 54	
Notes taken for marine and inland risks,	36,637 26	
Salvage on losses paid,	38,750 00	
Bills receivable,	6,580 68	
Gross Assets,		$972,184 44

LIABILITIES.

Losses adjusted, unpaid,	$7,394 00	
claimed and reported,	64,409 00	
disputed or resisted,	46,000 00	
Total amount of losses,		$117,803 00
Less re-insurance,	$9,091 00	
Salvage claims,	2,500 00	
	11,591 00	
Net amount of unpaid losses,		$106,212 00
Unearned premiums on outstanding risks,		42,981 22
Unpaid scrip ordered to be redeemed,		3,125 00
Interest due or accrued on scrip,		6,138 26

* Total value of property mortgaged, $30,000 00
Amount of insurance held as collateral, 15,000 00

Dividends to stockholders unpaid,	$34,927 20	
Re-insurance due other companies,	2,362 71	
Bills payable,	362 90	
Gross Liabilities, except Capital,		$196,109 29
Surplus as regards Policy-holders,		$776,075 15
Paid-up Capital,		662,080 00
Surplus over Capital,		$113,995 15

Income.

Cash received for marine and inland prem's,	$500,014 63	
Deduct re-insurance, rebate, and return prem's,	73,534 76	
Net cash received for marine and inl'd prem's,		$426,479 87
Unpaid premium notes rec'd during the year,	$48,690 69	
Interest and dividends received from all sources,		42,233 75
Income from sale of gold,		5,230 49
Gross Cash Income,		$473,944 11

Expenditures.

Cash paid for marine and inland losses,	$281,607 51	
Deduct salvage and re-insurance,	51,200 14	
Net cash paid for marine and inland losses,		$230,407 37
Cash dividends paid,		66,049 40
Interest paid scrip-holders,		90 17
Cash paid for commissions and brokerage,		27,527 01
paid for salaries of officers and employees,		46,039 59
paid in lieu of scrip dividends,		85,046 35
Gross Cash Expenditures,		$455,159 89

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$4,607,368 00	$62,442 00
written during 1877,	35,830,352 00	472,374 24
Total,	$40,437,720 00	$534,816 24
Deduct risks expired and terminated,	36,698,325 00	485,359 78
In force at end of year,	$3,739,395 00	$49,456 46
Deduct amount re-insured,	489,578 00	6,475 24
Net amount in force,	$3,249,817 00	$42,981 22

MISCELLANEOUS.

Premiums received from organization of company,	$34,390,063 00
Losses paid from organization of company,	23,873,230 09
Cash dividends declared from organization of company,	2,743,290 00
Dividends declared during the year (10 per cent.),	66,208 00
Losses incurred during the year,	281,607 51
Company's stock owned by directors,	205,000 00.

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL $200,000.

WM. C. THOMPSON, *President.* *Secretary*, WALTER K. PAYE.

Office, No. 187 Broadway.

Attorney to accept service, JOHN J. E. ROTHERY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$214,000 00
Harlem River and Port Chester R.R. bonds,	15,000 00	16,200 00
City of Brooklyn bonds,	2,000 00	2,120 00
	$217,000 00	$232,320 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Bank of Commerce,	$1,250 00	$1,000 00
15 " Niagara Insurance Company,	900 00	500 00
20 " Harlem Gas-Light Company,	1,100 00	1,000 00
Milwaukee and St. Paul Railroad bond,	900 00	200 00
	$4,150 00	$2,700 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$23,800 00
Interest accrued thereon,	805 43
Stocks, bonds, etc., as per schedule,	232,320 00
Loans on collateral security, as per schedule,	2,700 00

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* Value of lands mortgaged,	$27,000 00
Value of buildings thereon,	40,000 00
Total value of property mortgaged,	$67,000 00
Amount of insurance held as collateral,	32,300 00

Cash in the office of the company,		$1,794 79	
deposited in Chatham National Bank,		2,762 89	
Interest due and accrued,		180 41	
Premiums in course of collection (gross),		8,337 49	
Premiums more than 3 months due,	$398 50		
Gross Assets,			$272,701 01

LIABILITIES.

Losses claimed and reported,		$10,000 00	
Unearned premiums on outstanding risks,		36,081 91	
Due and accrued for rent, salaries, etc.,		800 00	
Commissions and brokerage,		800 00	
Gross Liabilities, except Capital,			47,681 91
Surplus as regards Policy-holders,			$225,019 10
Paid-up Capital,			200,000 00
Surplus over Capital,			$25,019 10

INCOME.

Cash received for fire premiums,		$92,167 13	
Deduct re-insurance, rebate, and return prem's,		12,341 24	
Net cash received for fire premiums,			$79,825 89
Cash received for marine and inland prem's,			252 50
Interest received on bonds and mortgages,			1,515 50
Interest and dividends received from all other sources,			12,196 04
Income from sale of securities,			319 48
Gross Cash Income,			$94,109 41

EXPENDITURES.

Cash paid for fire losses,		$46,854 41	
Deduct salvage and re-insurance,		1,000 00	
Net cash paid for fire losses,			$45,854 41
Cash dividends paid,			20,000 00
Cash paid for commissions and brokerage,			15,530 59
paid for salaries of officers and employees,			17,980 00
paid for State and local taxes,			132 00
paid for office, agency, and incidental expenses,			9,210 46
Gross Cash Expenditures,			$108,707 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,474,785 00	$79,559 55
written during 1877,	12,869,447 00	92,167 13
Total,	$24,344,232 00	$171,726 68
Deduct risks expired and terminated,	13,129,282 00	98,379 64
In force at end of year,	$11,214,950 00	$73,347 04
Deduct amount re-insured,	120,000 00	1,500 00
Net amount in force,	$11,094,950 00	$71,847 04
Marine risks outstanding Dec. 31, 1876,	$5,000 00	$350 00
written during 1877,	9,500 00	252 50
Total,	$14,500 00	$602 50
Deduct risks expired and terminated,	5,000 00	350 00
In force at end of year,	$9,500 00	$252 50

Miscellaneous.

Premiums received from organization of company,	$1,036,583 52
Losses paid from organization of company,	635,230 76
Cash dividends declared from organization of company,	157,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	52,663 61
Company's stock owned by directors,	71,500 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1852. Commenced business April, 1852.]

Paid-up Capital, $500,000.

Benjamin S. Walcott, *President.* *Secretary*, I. Remsen Lane.

Office, 120 Broadway.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$800,000 00	$846,893 75
New York county bonds,	1,000 00	1,030 00
New York city bonds,	130,000 00	131,700 00
Brooklyn city bonds,	50,000 00	57,300 00
Connecticut State bonds, 5s,	20,000 00	21,400 00
New York Central Railroad bonds, 6s,	30,000 00	31,500 00

New York and Harlem Railroad bonds,	$25,000 00	$29,875 00
75 shares Metropolitan National Bank,	7,500 00	9,750 00
150 " American Exchange National Bank,	15,000 00	15,900 00
100 " Central Trust Company,	10,000 00	10,750 00
	$1,088,500 00	$1,156,098 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Union Pacific Railroad bonds,	$21,475 00	$20,000 00
125 shares Ninth National Bank,	6,250 00	
10 " United States Trust Company,	3,500 00	2,650 00
150 " Metropolitan National Bank,	19,500 00	15,000 00
25 " Hanover National Bank,	2,500 00	1,500 00
10 " Fifth Avenue Bank,	2,205 00	1,600 00
	$55,430 00	$40,750 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$2,725 95	
Loans on mortgage of real estate (first liens *),	240,750 00	
Interest accrued thereon,	1,306 47	
Stocks, bonds, etc., as per schedule,	1,156,098 75	
Loans on collateral security, as per schedule,	40,750 00	
Cash in the office of the company,	12,267 92	
deposited in various banks,	79,186 85	
Interest due and accrued,	3,234 97	
Premiums in course of collection (gross),	85,377 57	
Premiums more than 3 months due, $11,145 55		
Gross Assets,		$1,621,698 48
Special deposit in Mississippi (net),		† 3,970 51
Balance,		$1,617,727 97

Liabilities.

Losses adjusted, unpaid,	$30,411 57
claimed and reported,	18,058 66
disputed or resisted,	37,208 11

* Value of lands mortgaged,	$202,500 00
Value of buildings thereon,	299,000 00
Total value of property mortgaged,	$501,500 00
Amount of insurance held as collateral,	246,950 00
† Deposit in Mississippi for special protection of citizens of said State,	$7,500 00
Liability in said State,	3,529 49
	$3,970 51

Unearned premiums on outstanding risks,	$473,092 58	
State and local taxes,	227 78	
Commissions and brokerage,	6,673 49	
Return premiums, $2,560.41; bills payable, $67.81,	2,628 22	
Gross Liabilities, except Capital,		$568,300 41
Surplus as regards Policy-holders in this State,		$1,049,427 56
Paid-up Capital,		500,000 00
Surplus over Capital,		$549,427 56

Income.

Cash received for fire premiums,	$784,876 36	
Deduct re-ins., rebate, and return premiums,	72,275 13	
Net cash received for fire premiums,		$712,601 23
Interest received on bonds and mortgages,		17,673 24
Interest and dividends received from all other sources,		70,919 88
Gross Cash Income,		$801,194 35

Expenditures.

Cash paid for fire losses,	$387,330 83	
Deduct salvage and re-insurance,	10,737 11	
Net cash paid for fire losses,		$376,593 72
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		116,108 67
paid for salaries of officers and employees,		46,905 48
paid for State and local taxes,		17,741 86
for office, agency, and incidental expenses,		130,296 32
Gross Cash Expenditures,		$737,646 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$94,585,524 92	$1,057,526 72
written during 1877,	86,193,862 61	787,520 34
Total,	$180,779,387 53	$1,845,047 06
Deduct risks expired and terminated,	89,238,941 57	890,470 52
In force at end of year,	$91,540,445 96	$954,576 54
Deduct amount re-insured,	2,022,758 99	14,920 86
Net amount in force,	$89,517,686 97	$939,655 68

MISCELLANEOUS.

Premiums received from organization of company,	$8,875,666 31
Losses paid from organization of company,	4,651,824 72
Cash dividends declared from organization of company,	834,500 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	375,674 47
Company's stock owned by directors,	149,200 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business, Aug., 1810.]

PAID-UP CAPITAL, $1,250,000.

GEO. L. CHASE, *President.* *Secretary*, J. D. BROWNE.

Attorney to accept service, JOSEPH F. HOVEY. *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Hartford National Bank, Hartford,	$51,100 00	$78,694 00
Phœnix National Bank, Hartford,	46,700 00	71,918 00
Connecticut River Bank, Hartford,	5,000 00	4,000 00
American National Bank, Hartford,	15,000 00	19,500 00
Charter Oak National Bank, Hartford,	20,000 00	26,000 00
Farmers and Mechanics' Nat'l B'k, Hartford,	18,200 00	21,112 00
Mercantile National Bank, Hartford,	15,000 00	17,700 00
First National Bank, Hartford,	17,200 00	16,340 00
Ætna National Bank, Hartford,	31,500 00	39,375 00
City National Bank, Hartford,	20,800 00	18,928 00
Conn. Trust and Safe Deposit Co., Hartford,	23,000 00	20,700 00
American Exchange Nat'l Bank, New York,	20,000 00	21,100 00
National Bank of Commerce, New York,	10,000 00	12,700 00
Importers and Traders' Nat'l Bank, N. Y.,	30,000 00	60,300 00
Bank of America, New York,	30,000 00	41,400 00
Manhattan Company Bank, New York,	10,000 00	13,800 00
Merchants' National Bank, New York,	25,000 00	28,750 00
Union National Bank, New York,	10,000 00	14,200 00
Bank of North America, New York,	10,000 00	8,000 00
Metropolitan National Bank, New York,	22,500 00	30,375 00
Blackstone National Bank, Boston,	14,100 00	14,875 50
National Bank of Commerce, Boston,	4,300 00	4,558 00
Second National Bank, Boston,	10,900 00	15,287 25
Hide and Leather National Bank, Boston,	2,400 00	2,568 00
Atlantic National Bank, Boston,	3,900 00	5,196 75
First National Bank, Boston,	10,000 00	18,100 00
Boylston National Bank, Boston,	12,500 00	14,687 50
Merchants' Bank (in liquidation), St. Louis,	10,000 00	3,500 00
Union National Bank, Albany,	6,200 00	7,440 00
First National Bank, Albany,	5,000 00	7,750 00

Montreal Bank, Montreal,	$30,000 00	$48,857 62
Ontario Bank, Bowmansville,	13,000 00	13,090 35
Connecticut River Company,	12,000 00	3,000 00
Connecticut River Railroad,	2,000 00	2,560 00
New York, New Haven, and Hartford R.R.,	70,000 00	107,800 00
Hannibal and St. Joseph Railroad,	20,000 00	2,400 00
Lake Shore and Michigan Southern R.R.,	20,000 00	12,500 00
United States bonds,	256,800 00	269,730 00
Memphis City bonds,	1,000 00	1,000 00
Tennessee State bonds,	33,000 00	12,540 00
Alabama State bonds,	10,000 00	4,100 00
South Carolina State bonds,	20,000 00	8,000 00
Toledo, O., water bonds,	5,000 00	5,000 00
Watertown, N.Y., town bonds,	3,500 00	3,500 00
Harlem R. and P't Ches. R.R. Co. (guar.),	50,000 00	59,000 00
Hartford, Prov., and Fishkill R.R. bonds,	50,000 00	54,000 00
City of New Brunswick, N.J., bonds,	25,000 00	26,250 00
Pawtucket, R.I., town bonds,	75,000 00	86,250 00
Dubuque, Iowa., city bonds,	25,000 00	23,250 00
Oswego, N.Y., City certificates,	50,000 00	50,000 00
	$1,281,600 00	$1,451,682 97

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States 5-20 bonds,	$54,240 00	$50,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$363,175 60	
Loans on mortgage of real est. (first liens *),	916,316 57	
Interest accrued thereon,	36,668 92	
Stocks, bonds, etc., as per schedule,	1,451,682 97	
Loans on collateral security, as per schedule,	50,000 00	
Cash in the office of the company,	547 14	
deposited in various banks,	191,611 98	
Interest due and accrued,	10,061 17	
Premiums in course of collection (gross),	254,170 92	
Rents due and accrued,	2,260 73	
Taxes advanced on real estate,	4,485 19	
due from non-resident stockholders,	11,932 30	
Gross Assets,		$3,292,913 49
Special deposit in Canada (net),		†47,841 85
Balance,		$3,245,071 64

* Value of lands mortgaged, $864,000 00
Value of buildings thereon, 785,000 00
Total value of property mortgaged, $1,649,000 00
Amount of insurance held as collateral, 634,000 00

† Deposit in Canada for special protection of citizens of the Dominion, $100,000 00
Liabilities in said Dominion, 52,158 15
$47,841 85

Liabilities.

Losses claimed and reported,	$131,263 81	
disputed or resisted,	41,900 00	
Unearned premiums on outstanding risks,	894,374 12	
Dividends to stockholders unpaid,	4,893 00	
Commissions and brokerage,	24,450 00	
Gross Liabilities, except Capital,		$1,096,880 93
Surplus as regards Policy-holders in this State,		$2,148,190 71
Paid-up Capital,		1,250,000 00
Surplus over Capital,		$898,190 71

Income.

Cash received for fire premiums,	$1,743,021 17	
Deduct re-insurance, rebate, and return prem's,	113,200 00	
Net cash received for fire premiums,		$1,629,821 17
Interest received on bonds and mortgages,		50,412 62
Interest and dividends received from all other sources,		102,860 87
Income from rents,		10,926 59
Received for increased capital (stock div.),	$250,000 00	
Gross Cash Income,		$1,794,021 25

Expenditures.

Cash paid for fire losses,	$1,019,989 20
Cash dividends paid,	200,062 00
Cash paid for commissions and brokerage,	237,007 28
paid for salaries of officers and employees,	113,272 62
paid for State and local taxes,	35,911 40
paid for office, agency, and incidental expenses,	114,980 63
Gross Cash Expenditures,	$1,721,223 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$134,251,386 00	$1,607,913 31
written during 1877,	145,215,532 00	1,629,821 17
Total,	$279,466,918 00	$3,237,734 48
Deduct risks expired and terminated,	141,490,950 00	1,679,287 04
In force at end of year,	$137,975,968 00	$1,558,447 44

Miscellaneous.

Premiums received from organization of company,	$32,693,811 86
Losses paid from organization of company,	21,197,848 18
Cash dividends declared from organization of company,	3,313,100 00
Dividends declared during the year,	200,000 00
Losses incurred during the year,	975,413 68
Company's stock owned by directors,	288,800 00
Stock dividend declared during the year,	250,000 00

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May, 1864. Commenced business May, 1864.]

PAID-UP CAPITAL, $200,000.

M. F. HODGES, *President.* *Secretary*, JOHN D. MACINTYRE.

Office, No. 130 Broadway.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$110,000 00	$115,837 50
National Bank of Commerce stock,	5,000 00	6,000 00
American Exchange National Bank stock,	20,000 00	21,100 00
N.Y. Cent. and Hudson River R.R. Co. stock,	20,000 00	21,300 00
Bank of the Metropolis stock,	10,000 00	8,500 00
	$165,000 00	$172,737 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
13 shares Bank of New York,	$1,625 00	$1,250 00
49 " Star Fire Insurance Company,	5,880 00	2,800 00
	$7,505 00	$4,050 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens*),	$171,493 00	
Interest due or accrued thereon,	3,990 69	
Stocks, bonds, etc., as per schedule,	172,737 50	
Loans on collateral security, as per schedule,	4,050 00	
Cash in the office of the company,	1,093 02	
deposited in various banks,	13,320 41	
Interest due and accrued,	544 70	
Premiums in course of collection (gross),	10,115 95	
Premiums more than 3 mos. due,	$1,154 13	
Gross Assets,		$377,345 27

LIABILITIES.

Losses adjusted, unpaid,	$2,749 68
claimed and reported,	5,030 50
Unearned premiums on outstanding risks,	70,672 90

* Value of lands mortgaged, $154,800 00
Value of buildings thereon, 197,500 00

Total value of property mortgaged, $352,300 00
Amount of insurance held as collateral, 132,500 00

Commissions and brokerage,	$561 70	
Return premiums,	74 48	
Gross Liabilities, except Capital,		$79,089 26
Surplus as regards Policy-holders,		$298,256 01
Paid-up Capital,		200,000 00
Surplus over Capital,		$98,256 01

Income.

Cash received for fire premiums,	$148,167 00	
Deduct re-insurance, rebate, and return prem's,	18,383 25	
Net cash received for fire premiums,		$129,783 75
Cash received for marine and inland premiums,		757 50
Interest received on bonds and mortgages,		10,975 48
Interest and dividends received from all other sources,		9,654 43
Gross Cash Income,		$151,171 16

Expenditures.

Cash paid for fire losses,	$76,268 18	
Deduct salvage and re-insurance,	1,559 15	
Net cash paid for fire losses,		$74,709 03
Cash paid for marine and inland losses,		3,066 67
dividends paid,		20,000 00
paid for commissions and brokerage,		22,235 93
paid for salaries of officers and employees,		20,940 00
paid for State and local taxes,		4,285 03
paid for office, agency, and incidental expenses,		16,125 28
Gross Cash Expenditures,		$161,361 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,396,822 31	$146,082 61
written during 1877,	16,312,149 76	153,869 74
Total,	$30,708,972 07	$299,952 35
Deduct risks expired and terminated,	16,108,857 46	157,343 66
In force at end of year,	$14,600,114 61	$142,608 69
Deduct amount re-insured,	522,864 50	4,398 89
Net amount in force,	$14,077,250 11	$138,209 80
Marine risks written during 1877,	$24,000 00	$757 50
Deduct risks expired and terminated,	10,000 00	180 00
In force at end of year,	$14,000 00	$577 50

MISCELLANEOUS.

Premiums received from organization of company,	$1,822,929 17
Losses paid from organization of company,	1,174,359 05
Cash dividends declared from organization of company,	110,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	76,974 28
Company's stock owned by directors,	77,950 00

HOME INSURANCE COMPANY, NEWARK, N.J.

[Incorporated, March 29, 1869. Commenced business, July 1, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM ROBOTHAM, *President.* *Secretary*, WILLIAM R. FREEMAN.
Attorney to accept service, SEWALL A. FAUNCE, *Kingston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1867,	$50,000 00	$52,625 00
Citizens' Gas-Light Company bonds,	16,500 00	17,490 00
Montclair Gas-Light Company bonds,	8,500 00	9,010 00
Essex County bonds,	2,000 00	2,240 00
Newark city bonds,	1,000 00	1,110 00
National State Bank stock,	1,300 00	1,482 00
	$79,300 00	$83,957 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
American Trust Company,	$3,750 00	$1,500 00
Trenton Gas-Light Company,	1,296,00	600 00
	$5,046 00	$2,100 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$58,822 91	
Loans on mortgage of real estate (first liens),	104,725 00	
Interest due or accrued thereon,	3,446 57	
Stocks, bonds, etc., as per schedule,	83,957 00	
Loans on collateral security, as per schedule,	2,100 00	
Cash in the office of the company,	1,075 85	
deposited in National State Bank,	10,394 81	
Interest due and accrued,	187 00	
Premiums in course of collection (gross),	16,898 93	
Premiums more that three months due, $347 04		
Gross Assets,		$281,608 07

Liabilities.

Losses adjusted, unpaid,	$11,688 06	
claimed and reported,	645 00	
Unearned premiums on outstanding risks,	45,436 36	
Due and accrued for rent, salaries, etc.,	633 02	
Due for borrowed money,	20,000 00	
Commissions and brokerage,	1,053 71	
Gross Liabilities, except Capital,		$79,456 15
Surplus as regards Policy-holders,		$202,151 92
Paid-up Capital,		200,000 00
Surplus over Capital,		$2,151 92

Income.

Cash received for fire premiums,	$78,108 11	
Deduct re-insurance, rebate, and return prem's,	15,672 55	
Net cash received for fire premiums,		$62,435 56
Cash received for marine and inland prem's,	$67,012 55	
Deduct re-insurance, rebate, and return prem's,	387 83	
Net cash received for marine and inl'd prem's,		66,624 72
Interest received on bonds and mortgages,		6,503 58
Interest and dividends received from all other sources,		6,356 78
Gross Cash Income,		$141,920 64

Expenditures.

Cash paid for fire losses,	$37,217 13	
Deduct salvage and re-insurance,	32 37	
Net cash paid for fire losses,		$37,184 76
Cash paid for marine and inland losses,		49,650 23
Cash dividends paid,		14,000 00
paid for commissions and brokerage,		18,690 14
paid for salaries of officers and employees,		8,750 00
paid for State and local taxes,		1,495 50
paid for office, agency, and incidental expenses,		11,325 61
Gross Cash Expenditures,		$141,096 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$5,620,266 00	$60,344 57
written during 1877,	8,759,146 00	80,263 62
Total,	$14,379,412 00	$140,608 19
Deduct risks expired and terminated,	8,138,710 00	77,397 18
In force at end of year,	$6,240,702 00	$63,211 01
Deduct amount re-insured,	67,212 00	524 90
Net amount in force,	$6,173,490 00	$62,686 11

Marine risks outstanding Dec. 31, 1876,	$148,345 00	$2,775 06
written during 1877,	7,156,441 00	77,397 39
Total,	$7,304,786 00	$80,172 45
Deduct risks expired and terminated,	6,500,497 00	66,781 65
In force at end of year,	$804,289 00	$13,390 80
Deduct amount re-insured,	18,225 00	387 83
Net amount in force,	$786,064 00	$13,002 97

MISCELLANEOUS.

Premiums received from organization of company,	$312,797 13
Losses paid from organization of company,	141,590 65
Cash dividends declared from organization of company,	62,000 00
Dividends declared during the year (7 per cent.),	14,000 00
Losses incurred during the year,	93,622 41
Company's stock owned by directors,	91,200 00

HOME INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, $3,000,000.

CHAS. J. MARTIN, *President.* *Secretary*, JOHN H. WASHBURN.

Office, No. 135 Broadway.

Attorney to accept service, E. G. SNOW, JR., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$2,800,000 00	$3,016,875 00
Mississippi State warrants,	20,000 00	20,000 00
New York City bonds, 1879,	52,800 00	53,328 00
Brooklyn City certificates,	50,000 00	51,500 00
100 shares Hanover National Bank, N.Y.,	10,000 00	10,100 00
200 " Am. Exchange Nat'l Bank, N.Y.,	20,000 00	21,100 00
80 " Fourth Nat'l Bank, N.Y.,	8,000 00	7,840 00
250 " St. Nicholas Nat'l Bank, N.Y.,	25,000 00	20,000 00
225 " Metropolitan Nat'l Bank, N.Y.,	22,500 00	28,125 00
300 " Merchants' Exch. Nat'l B'k, N.Y.,	15,000 00	12,000 00
200 " Mercantile National Bank, N.Y.,	20,000 00	19,000 00
100 " Imp. and Traders' Nat'l B'k, N.Y.	10,000 00	19,000 00
160 " Chatham National Bank, N.Y.,	4,000 00	4,800 00
200 " Nat'l Bank of the Republic, N.Y.,	20,000 00	17,400 00
100 " Nat'l Bank of Commerce, N.Y.,	10,000 00	12,500 00
250 " Nat'l Butch. and Drov. B'k, N.Y.,	6,250 00	6,625 00

200 shares Bank of America, N. Y.,	$20,000 00	$27,200 00
200 " Manhattan Company,	10,000 00	13,500 00
100 " United States Trust Co.,	10,000 00	35,000 00
	$3,133,550 00	$3,395,893 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
370 shares St. Nicholas National Bank,	$29,600 00	$26,400 00
10 " Continental National Bank,	525 00	350 00
United States bonds,	5,268 75	5,000 00
3 shares New Jersey Zinc Co.,	225 00	
227 " Union Trust Co.,	27,240 00	24,280 00
20 " St. Nicholas National Bank,	1,600 00	
New York City stock,	1,515 00	1,000 00
100 shares N.Y. Central and Hudson R. R.R.,	10,625 00	5,700 00
100 " Safe Deposit Co., N.Y.,	2,750 00	2,000 00
402 " Long Island Bank,	21,507 00	18,000 00
55 " Fulton Bank, Brooklyn,	2,200 00	3,000 00
20 " Continental Insurance Co.,	3,000 00	
200 " Lake Shore and Mich. So. R.R.,	12,600 00	3,885 47
Fonda, J. and G. R.R. bonds,	51,750 00	50,000 00
Gloversville and N. R.R. bonds,	15,000 00	
100 shares Second National Bank,	12,500 00	10,000 00
200 " Broadway Bank,	9,750 00	5,000 00
Oswego City bonds,	7,350 00	6,000 00
Union Mutual Insurance Co. scrip,	12,816 00	50,000 00
250 shares Central Trust Co.,	26,250 00	
50 " Fifth Avenue Bank,	10,350 00	
Miss. and Tennessee consolidated bonds,	35,000 00	
Park Avenue R.R. bond,	900 00	500 00
Sandusky City bond, 8s,	1,020 00	900 00
75 shares Nat'l Bank of the Republic,	6,525 00	9,000 00
104 " People's Bank,	3,380 00	
20 " Safe Deposit Co.,	550 00	
Jersey City bonds,	1,010 00	900 00
Georgia State bonds,	34,485 00	30,000 00
50 shares Central Trust Co.,	5,250 00	5,000 00
37 " Continental Insurance Co.,	5,550 00	
100 " Morris and Essex Railroad,	3,750 00	2,000 00
City of Bayonne Imp. bonds,	1,010 00	900 00
United States bonds,	4,816 87	3,900 00
14 shares Honesdale National Bank,	910 00	500 00
District of Columbia bonds,	56,625 00	50,000 00
Milwaukee and St. Paul consol'd bonds,	1,895 00	
	$427,098 62	$314,215 47

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$12,500 00	
Loans on mort. of real estate (first liens *),	2,016,903 00	
Interest due or accrued thereon,	57,268 54	
Stocks, bonds, etc., as per schedule,	3,395,893 00	
Loans on collateral security, as per schedule,	314,215 47	
Cash deposited in various banks,	161,727 56	
Interest due and accrued,	7,943 85	
Premiums in course of collection (net),	143,075 33	
Premiums more than 3 months due, $5,641 51		
Gross Assets,		$6,109,526 75
Special deposits in other States (net),		† 32,489 42
Balance,		$6,077,037 33

Liabilities.

Losses adjusted, unpaid,	$35,596 79	
claimed and reported,	179,558 60	
disputed or resisted,	44,066 07	
Total amount of losses,	$259,221 46	
Less re-insurance,	4,825 04	
Net amount of unpaid losses,	$254,396 42	
Unearned premiums on outstanding risks,	1,836,432 31	
Dividends to stockholders unpaid,	1,995 00	
Gross Liabilities, except Capital,		2,092,823 73
Surplus as regards Policy-holders in this State,		$3,984,213 60
Paid-up Capital,		3,000,000 00
Surplus over Capital,		$984,213 60

Income.

Cash received for fire premiums,	$2,972,922 06	
Deduct re-ins., rebate, and return prem's,	241,383 89	
Net cash received for fire premiums,		$2,731,538 17
Interest received on bonds and mortgages,		134,105 78
Interest and dividends received from all other sources,		210,608 47
Gross Cash Income,		$3,076,252 42

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* Value of lands mortgaged, $2,342,100 00
Value of buildings thereon, 1,956,100 00

Total value of property mortgaged, $4,298,200 00
Amount of insurance held as collateral, 1,530,600 00

† Deposits in other States and Russia for special protection of citizens of such States and country, $189,000 00
Liabilities in such States and country, 156,510 58

$32,489 42

Expenditures.

Cash paid for fire losses,	$1,553,151 48	
Deduct salvage and re-insurance,	28,618 42	
Net cash paid for fire losses,		$1,524,533 06
Cash dividends paid,		299,380 00
Cash paid for commissions and brokerage,		531,378 14
paid for salaries of officers and employees,		252,477 90
paid for State and local taxes,		68,509 10
paid for office, agency, and incidental expenses,		208,123 60
Gross Cash Expenditures,		$2,884,401 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$346,154,310 00	$3,638,243 00
written during 1877,	350,717,945 13	2,972,922 06
Total,	$696,872,255 13	$6,611,165 06
Deduct risks expired and terminated,	348,971,969 13	2,984,043 40
In force at end of year,	$347,900,286 00	$3,627,121 66
Deduct amount re-insured,	6,466,346 00	81,852 66
Net amount in force,	$341,433,940 00	$3,545,269 00

Miscellaneous.

Premiums received from organization of company,	$43,520,870 54
Losses paid from organization of company,	27,279,691 74
Cash dividends declared from organization of company,	4,315,000 00
Dividends declared during the year (10 per cent.),	300,000 00
Losses incurred during the year,	1,536,902 24
Company's stock owned by directors,	591,300 00

HOWARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 18, 1825. Commenced business April 19, 1825.]

Paid-up Capital, $500,000.

Samuel T. Skidmore, *President.* *Secretary*, Charles A. Hull.

Office, No. 66 Wall Street.

Attorney to accept service, Albert Bowker, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$360,000 00	$411,435 00
New York city bonds, 6s,	30,000 00	31,000 00
" county bonds, 6s,	5,000 00	5,250 00

Del. and Hudson Canal Co. 1st mort. bonds,	$57,000 00	$57,210 00
Metropolitan National Bank stock,	7,500 00	10,125 00
Phenix National Bank stock,	2,800 00	2,800 00
American Exchange National Bank stock,	16,000 00	16,960 00
National Bank of Commerce stock,	2,800 00	3,416 00
New York Gas-Light Co. stock,	5,000 00	6,250 00
Manhattan Gas-Light Co. stock,	2,500 00	5,375 00
	$488,600 00	$549,821 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
American Exchange National Bank stock,	$1,484 00	$1,300 00
Merchants' National Bank stock,	1,180 00	950 00
	$2,664 00	$2,250 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$115,000 00	
Loans on mortgage of real estate (first liens*),	41,950 00	
Interest accrued thereon,	450 91	
Stocks, bonds, etc., as per schedule,	549,821 00	
Loans on collateral security, as per schedule,	2,250 00	
Cash in the office of the company,	302 00	
deposited in various banks,	15,734 00	
Interest due and accrued,	3,508 93	
Premiums in course of collection (net),	15,518 43	
Rents due and accrued,	1,983 33	
Bills receivable, etc.,	1,235 00	
Premiums more than 3 months due,	$30 00	
Gross Assets,		$747,753 60

Liabilities.

Losses claimed and reported,	$10,645 58	
disputed or resisted,	5,000 00	
Unearned premiums on outstanding risks,	99,800 99	
Due to agents,	5 63	
Gross Liabilities, except Capital,		115,452 20
Surplus as regards Policy-holders,		$632,301 40
Paid-up Capital,		500,000 00
Surplus over Capital,		$132,301 40

* Value of lands mortgaged, $60,000 00
Value of buildings thereon, 72,000 00

Total value of property mortgaged, $132,000 00
Amount of insurance held as collateral, 25,500 00

Income.

Cash received for fire premiums,	$191,320 34	
Deduct re-insurance, rebate, and return prem's,	14,576 62	
Net cash received for fire premiums,		$176,743 72
Cash received for marine and inland prem's,		148 57
Interest received on bonds and mortgages,		3,234 94
Interest and dividends received from all other sources,		31,380 93
Income from rents,		2,800 00
Gross Cash Income,		$214,308 16

Expenditures.

Cash paid for fire losses,	$80,136 77	
Deduct salvage and re-insurance,	3,719 35	
Net cash paid for fire losses,		$76,417 42
Cash dividends paid,		60,378 00
Cash paid for commissions and brokerage,		23,106 17
paid for salaries of officers and employees,		36,245 48
paid for State and local taxes,		7,214 93
paid for interest on borrowed money,	$170 14	
paid for office, agency, and incid'l exp's,	26,843 37	
		27,013 51
Gross Cash Expenditures,		$230,375 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$22,610,215 00	$175,611 16
written during 1877,	26,695,789 00	192,802 08
Total,	$49,306,004 00	$368,413 24
Deduct risks expired and terminated,	25,406,649 00	169,127 47
In force at end of year,	$23,899,355 00	$199,285 77
Deduct amount re-insured,	660,635 00	4,069 66
Net amount in force,	$23,238,720 00	$195,216 11
Marine risks written during 1877,	$28,893 00	$148 57
Deduct risks expired and terminated,	28,893 00	148 57

Miscellaneous.

Premiums received from March 14, 1836,	$6,225,228 00
Losses paid from March 14, 1836,	4,214,118 00
Cash dividends declared from March 14, 1836,	1,955,875 00
Dividends declared during the year (12 per cent.),	60,000 00
Losses incurred during the year,	87,463 69
Company's stock owned by directors,	71,950 00

HUMBOLDT INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March, 1870. Commenced business May, 1870.]

PAID-UP CAPITAL, $200,000.

E. W. McCLAVE, *President.* *Secretary*, GEORGE BROWN.

Office, No. 753 Broad Street.

Attorney to accept service, H. K. MERRIFIELD, *Boston.*

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
12½ shares Citizens' Gas Company stock,	$625 00	$300 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$46,913 04	
Loans on mortgage of real estate (first liens *),	173,317 00	
Interest due or accrued thereon,	9,146 53	
Loans on collateral security, as per schedule,	300 00	
Cash in the office of the company,	416 40	
deposited in First National Bank,	14,116 23	
Interest due and accrued,	21 00	
Premiums in course of collection (gross),	15,854 41	
Rents due and accrued,	250 00	
Office furniture and fixtures, $2,500 00		
Gross Assets,		$260,334 61

LIABILITIES.

Losses adjusted, unpaid,	$8,749 00	
claimed and reported,	1,220 00	
disputed or resisted,	4,725 00	
Unearned premiums on outstanding risks,	37,931 54	
Due for borrowed money,	7,000 00	
Commissions and brokerage,	500 00	
Gross Liabilities, except Capital,		60,125 54
Surplus as regards Policy-holders,		$200,209 07
Paid-up Capital,		200,000 00
Surplus over Capital,		$209 07

* Value of lands mortgaged, $295,200 00
Value of buildings thereon, 167,400 00
Total value of property mortgaged, $462,600 00
Amount of insurance held as collateral, 133,925 00

Income.

Cash received for fire premiums,	$107,202 05	
Deduct re-ins., rebate, and return premiums,	18,219 29	
Net cash received for fire premiums,		$88,982 76
Interest and dividends received from all sources,		10,328 52
Income from rents,		229 70
Gross Cash Income,		$99,540 98

Expenditures.

Cash paid for fire losses,	$94,476 27	
Deduct salvage and re-insurance,	804 08	
Net cash paid for fire losses,		$93,672 19
Cash paid for commissions and brokerage,		18,182 64
paid for salaries of officers and employees, and expenses,		18,934 28
paid for State and local taxes,		3,142 19
Gross Cash Expenditures,		$133,931 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,508,657 00	$130,905 53
written during 1877,	7,934,407 00	113,525 01
Total,	$16,443,064 00	$244,430 54
Deduct risks expired and terminated,	10,524,923 00	167,121 91
In force at end of year,	$5,918,141 00	$77,308 63
Deduct amount re-insured,	78,733 00	1,023 69
Net amount in force,	$5,839,408 00	$76,284 94

Miscellaneous.

Premiums received from organization of company,	$964,990 69
Losses paid from organization of company,	562,780 99
Cash dividends declared from organization of company,	37,671 67
Losses incurred during the year,	92,847 10
Company's stock owned by directors,	112,700 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated April 14, 1794. Commenced business, 1794.]

PAID-UP CAPITAL, $2,000,000.

ARTHUR G. COFFIN, *President.* *Secretary*, MATTHIAS MARIS.

Office, No. 232 Walnut Street.

Attorney to accept service, GEORGE E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,000,000 00	$1,055,454 00
Pennsylvania State loan,	538,400 00	596,578 00
New Jersey State bonds, 6s,	54,000 00	59,400 00
Delaware State bonds, 6s,	10,000 00	10,500 00
Connecticut State bonds, 6s,	52,000 00	57,200 00
South Carolina State bonds, 6s,	11,000 00	4,500 00
Philadelphia City bonds, 6s,	100,000 00	112,000 00
Pittsburg City bonds, 7s,	50,000 00	40,000 00
Cincinnati City bonds,	60,000 00	61,780 00
Indianapolis City bonds, $7\frac{3}{10}$s,	30,000 00	32,100 00
Hartford City bonds, 6s,	50,000 00	53,000 00
Rochester City bonds, 7s,	25,000 00	27,750 00
Columbus City bonds, 8s,	13,000 00	14,170 00
Fall River City bonds (gold), 5s,	30,000 00	31,500 00
Toledo City bonds, 8s,	21,000 00	22,890 00
Harrisburg City bonds, 6s,	15,000 00	15,150 00
Providence City bonds (gold), 5s,	25,000 00	26,250 00
Newark City bonds, 7s,	20,000 00	21,600 00
Cleveland City bonds, 7s,	45,000 00	49,500 00
Boston City bonds, 6s,	200,000 00	226,000 00
Williamsport City bonds, 6s,	3,000 00	1,800 00
Dayton City bonds, 8s,	11,000 00	11,880 00
Burlington City bonds, 8s,	12,000 00	12,840 00
Bellefonte borough bonds, 6s,	6,000 00	5,100 00
Pennsylvania R.R. mortgage bonds, 6s,	50,000 00	52,250 00
Delaware R.R. loan, guar.,	25,000 00	25,750 00
Chesapeake and Delaware Canal Co. loan, 6s,	37,000 00	27,010 00
North Pennsylvania R.R. bonds,	35,000 00	37,250 00
Delaware Division Canal Co. loan, 6s,	15,000 00	12,750 00
Dela. and Raritan C. Co. and C. and A. R.R. and T. Co.,	11,000 00	11,440 00
Lehigh Coal and Navigation Co. bonds,	14,000 00	9,800 00
Lehigh Valley Railroad Co. loan,	75,000 00	82,500 00
Penn. and N. Y. Canal and R.R. loan,	30,000 00	33,300 00
American S.S. Co. bonds,	40,000 00	29,800 00
Philadelphia and Reading R.R, bonds,	83,000 00	84,355 00

Penn. R.R. Co. consol'd 1st mortgage loan,	$100,000 00	$92,000 00
Lehigh Valley R.R. Co. mort. bonds, 6s,	50,000 00	47,250 00
United Railroad Co. (N. J.) bonds,	42,000 00	42,840 00
Phila. and Reading R.R. 1st mort. bonds,	50,000 00	51,250 00
Wm. Cramp & Sons' Dry Dock reg'd loan,	29,000 00	29,000 00
Phila., Wil., and Balt. R.R. bonds,	39,000 00	40,950 00
Wrecking steamer "North America,"	50,000 00	50,000 00
100 shares Philadelphia National Bank,	10,000 00	16,700 00
228 " Chesapeake and Del. Canal Co.,	11,400 00	4,560 00
300 " Phil., Ger., and Norristown R.R.,	15,000 00	28,800 00
50 " Merchants' News Assoc., N.Y.,	1,000 00	1,000 00
Mutual Insurance Company's scrip,	21,500 00	17,200 00
	$3,215,300 00	$3,376,697 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
2,705 shares Insurance Co. of No. America,	$79,797 50	$38,045 62
Catawissa R.R. bonds, 7s, new,	5,200 00	31,000 00
Schuylkill Navigation bonds,	1,537 50	
Harrisburg City bonds, 6s,	12,625 00	
1,000 shares Insurance Co. of No. America,	29,500 00	
4,000 " Phila. and Reading Railroad,	4,040 00	1,800 00
27 " Pennsylvania Railroad,	895 00	500 00
87 " " "	2,882 00	3,000 00
50 " Insurance Co. of No. America,	1,475 00	
200 " Phila., Ger., and Norristown R.R.	19,200 00	33,000 00
500 " Pennsylvania Railroad,	16,562 00	
Philadelphia City bonds,	4,480 00	
Missouri Corporation bonds,	10,000 00	
Merchants' Life Ins. Co.,	2,500 00	350 00
	$190,694 00	$107,695 62

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$100,000 00
Loans on mortgage of real estate (first liens*),	1,609,210 00
Interest due thereon,	33,182 00
Stocks, bonds, etc., as per schedule,	3,376,697 00
Loans on collateral security, as per schedule,	107,695 62
Cash in the office of the company, and deposited in various banks,	567,417 99
Interest due and accrued,	1,680 00
Premiums in course of collection (net),	333,698 90
Notes taken for marine and inland risks,	278,579 63

* Total value of property mortgaged, $3,236,800 00
Amount of insurance held as collateral, 974,355 00

Loaned on assignment of mortgage,	$30,048 31	
Partial payments on marine losses on which the full reserve is charged, and re-insurances,	23,520 25	
Gross Assets,		$6,461,729 70
Special deposits in other States (net),*		18,687 18
Balance,		$6,443,042 52

Liabilities.

Losses adjusted, unpaid,	$10,425 00	
claimed and reported,	297,562 00	
disputed or resisted,	26,013 00	
Total amount of losses,	$334,000 00	
Salvage claims,	34,000 00	
Net amount of unpaid losses,	$300,000 00	
Unearned premiums on outstanding risks,	1,384,892 02	
Reclaimable on perpetual fire policies,	350,212 37	
Gross Liabilities, except Capital,		2,035,104 39
Surplus as regards Policy-holders in this State,		$4,407,938 13
Paid-up Capital,		2,000,000 00
Surplus over Capital,		$2,407,938 13

Income.

Cash received for fire premiums,	$1,423,919 07	
Deduct re-ins., rebate, and return prem's,	120,222 29	
Net cash received for fire premiums,		$1,303,696 78
Cash rec'd for marine and inland prem's,	$2,136,583 62	
Deduct re-ins., rebate, and return prem's,	338,155 22	
Net cash rec'd for marine and inl'd prem's,		1,798,428 40
Unpaid prem. notes rec'd during the year,	$266,474 08	
Interest received on bonds and mortgages,		78,473 76
Interest and dividends received from all other sources,		218,612 40
Income from perpetual premiums,		267 98
Deposits received for perpetual fire risks,	$10,007 85	
Gross Cash Income,		$3,399,479 32

Expenditures.

Cash paid for fire losses,	$714,080 53	
Deduct salvage and re-insurance,	10,287 37	
Net cash paid for fire losses,		$703,793 16

* Deposits in other States for special protection of citizens of such States, $25,000 00
Liabilities in such States, 6,312 82
$18,687 18

Cash paid for marine and inland losses,	$1,771,326 82	
Deduct salvage and re-insurance,	175,865 89	
Net cash paid for marine and inland losses,		$1,595,460 93
Cash dividends paid,		400,000 00
Cash paid for commissions and brokerage,		389,759 12
paid for salaries of officers and employees,		127,443 44
paid for State and local taxes,		87,370 27
paid for office, agency, and incidental expenses,		133,608 59
Deposits returned on perpetual fire risks,	$9,739 87	
Gross Cash Expenditures,		$3,437,435 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$162,691,889 00	$2,445,996 58
written during 1877,	120,958,591 00	1,433,926 92
Total,	$283,650,480 00	$3,879,923 50
Deduct risks expired and terminated,	118,765,537 00	1,573,808 60
In force at end of year,	*$164,884,943 00	†$2,306,114 90
Marine risks outstanding Dec. 31, 1876,	$12,320,762 00	$422,553 65
written during 1877,	202,029,445 00	2,136,583 62
Total,	$214,350,207 00	$2,559,137 27
Deduct risks expired and terminated,	205,752,309 00	2,159,211 03
In force at end of year,	$8,597,898 00	$399,926 24

Miscellaneous.

Premiums received from organization of company,	$71,000,000 00
Losses paid from organization of company,	43,568,356 24
Cash dividends declared from organization of company,	9,250,000 00
Dividends declared during the year (20 per cent.),	400,000 00
Losses incurred during the year,	2,478,767 87
Company's stock owned by directors,	233,090 00

* Including $12,923,805.00 perpetual risks in force.

† Including $368,644.60 deposits on perpetual risks in force.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

PAID-UP CAPITAL, $200,000.

HENRY S. SHERRERD, *President.* *Secretary*, JOS. H. HOLLINSHEAD.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank,	$2,000 00	$3,360 00
20 " Union Insurance Company,	200 00	200 00
5 " Susq. and York Turnpike Co.,	500 00	125 00
10 " Easton and W. Turnpike Co.,	250 00	100 00
30 " Pennsylvania Fire Insurance Co.,	3,000 00	4,650 00
284 " Lehigh Valley Railroad,	14,200 00	11,360 00
136 " Phila., Germ'n, and Norris'n R.R.,	6,800 00	13,328 00
262 " Phila., Wil., and Balt. Railroad,	13,100 00	15,982 00
350 " Lehigh, Coal and Nav. Co.,	17,500 00	6,475 00
20 " Phila. and So. Mail S. S. Co.,	2,500 00	120 00
Lehigh Coal and Nav. Co. bonds,	10,000 00	10,300 00
Chesapeake and Del. Canal Co. bonds,	5,000 00	3,650 00
Schuykill Navigation Co. bonds,	3,000 00	1,920 00
Pennsylvania Railroad bonds,	15,000 00	15,675 00
Wilkesbarre, P., Mt. J., and L. R.R. bonds,	15,000 00	15,300 00
Camden and A. R. R., and Del. and R. Canal and T. Co. bonds,	5,000 00	5,425 00
No. Pennsylvania Railroad Co. bonds,	10,000 00	10,500 00
West Jersey Railroad Company bonds,	30,000 00	24,000 00
Philadelphia city bonds,	30,000 00	33,600 00
American S.S. Co. bonds,	20,000 00	14,900 00
Railway Equipment Trust of Penn. bonds,	7,000 00	6,650 00
Delano Land Company bonds,	10,000 00	10,000 00
Mutual Insurance Company's scrip,	600 00	300 00
United States bonds,	10,000 00	10,325 00
40 shares Phila. and L. Turnpike Company,	200 00	200 00
	$230,850 00	$218,445 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
10 shares Car Trust Company of Pa.,	$9,500 00	$10,000 00
Houston and Texas Railroad mort. bonds,	1,720 00	
229 shares Mine Hill, S. and H. Railroad,	10,992 00	8,000 00
500 " Pa. and N.Y. C. and R.R. (pref'd),	50,000 00	40,000 00
Personal note (on demand),	24,000 00	12,000 00
Mortgages on real estate in Philadelphia,		
	$96,212 00	$70,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$16,495 60	
Loans on mortgage of real estate (first liens *),	160,850 00	
Interest due or accrued thereon,	4,611 50	
Stocks, bonds, etc., as per schedule,	218,445 00	
Loans on collateral security, as per schedule,	70,000 00	
Cash in the office of the company,	346 35	
deposited in Bank of North America,	97,528 87	
Interest due and accrued,	2,906 00	
Premiums in course of collection (gross),	24,406 19	
Notes taken for marine and inland risks,	11,317 75	
Re-insurance perpetual deposits,	1,600 00	
Gross Assets,		$608,507 26

Liabilities.

Net amount of unpaid losses,	$27,216 00	
Unearned premiums on outstanding risks,	101,292 45	
Reclaimable on perpetual fire policies,	80,193 78	
Dividends to stockholders unpaid,	516 00	
Commissions and brokerage,	1,409 52	
Book debts,	716 50	
Gross Liabilities, except Capital,		211,344 25
Surplus as regards Policy-holders,		$397,163 01
Paid-up Capital,		200,000 00
Surplus over Capital,		$197,163 01

Income.

Cash received for fire premiums,	$140,518 93	
Deduct re-insurance, rebate, and return prem's,	15,846 38	
Net cash received for fire premiums,		$124,672 55
Cash received for marine and inland prem's,	$104,745 68	
Deduct re-insurance, rebate, and return prem's,	46,207 85	
Net cash received for marine and inl'd prem's,		58,537 83
Unpaid prem. notes rec'd during year, $11,317 75		
Interest received on bonds and mortgages,		13,740 50
Interest and dividends received from all other sources,		17,162 17
Income from all other sources,		1,897 62
Deposits rec'd for perpetual fire risks, $1,459 68		
Gross Cash Income,		$216,010 67

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* Value of lands mortgaged,	$102,800 00
Value of buildings thereon,	210,700 00
Total value of property mortgaged,	$313,500 00
Amount of insurance held as collateral,	127,700 00

Expenditures.

Cash paid for fire losses,	$64,517 41	
Deduct salvage and re-insurance,	57 14	
Net cash paid for fire losses,		$64,460 27
Cash paid for marine and inland losses,	$111,297 04	
Deduct salvage and re-insurance,	31,495 01	
Net cash paid for marine and inland losses,		79,802 03
Cash dividends paid,		24,228 00
Cash paid for commissions and brokerage,		18,888 38
paid for salaries of officers and employees,		11,300 00
paid for State and local taxes,		3,854 11
paid for office, agency, and incidental expenses,		14,108 16
Deposits returnedd on perpetual fire risks,	$1,423 50	
Gross Cash Expenditures,		$216,640 95

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$16,107,925 00	$163,733 72
written during 1877,	15,862,264 00	140,518 93
Total,	$31,970,189 00	$304,252 65
Deduct risks expired and terminated,	15,587,891 00	156,345 64
In force at end of year,	$16,382,298 00	$147,907 01
Deduct amount re-insured,	266,176 00	2,579 68
Net amount in force,	$16,116,122 00	$145,327 33
Marine risks outstanding Dec. 31, 1876,	$2,472,337 00	$44,377 43
written during 1877,	6,829,952 00	104,745 68
Total,	$9,302,289 00	$149,123 11
Deduct risks expired and terminated,	6,975,838 00	117,990 79
In force at end of year,	$2,326,451 00	$31,132 32
Deduct amount re-insured,	80,218 00	2,595 09
Net amount in force,	$2,246,233 00	$28,537 23
Perpetual risks in force,	$2,528,199 00	$84,414 50

Miscellaneous.

Losses paid from organization of company,	$12,832,342 00
Cash dividends declared from organization of company,	3,932,406 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	146,610 00
Company's stock owned by directors,	26,200 00

IRVING INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

PAID-UP CAPITAL, $200,000.

MARTIN L. CROWELL, *President.* *Secretary*, JAMES M. WILSON.

Office, No. 157 Broadway.

Attorney to accept service, J. EDWARD HOLLIS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$212,906 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago and Alton R.R. Co. preferred stock,	$10,000 00	$6,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$55,600 00	
Interest accrued thereon,	324 34	
Bonds, as per schedule,	212,906 25	
Loans on collateral security, as per schedule,	6,000 00	
Cash deposited in Irving National Bank,	2,017 20	
Interest due and accrued,	41 11	
Premiums in course of collection (gross),	5,933 43	
Premiums more than 3 months due, $369 11		
Gross Assets,		$282,822 33

LIABILITIES.

Losses adjusted, unpaid,	$2,005 70	
claimed and reported,	250 00	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	38,542 62	
Due and accrued for rent, salaries, etc.,	766 66	
Commissions and brokerage,	787 82	
Gross Liabilities, except Capital,		43,352 80
Surplus as regards Policy-holders,		$239,469 53
Paid-up Capital,		200,000 00
Surplus over Capital,		$39,469 53

* Value of lands mortgaged, $71,000 00
Value of buildings thereon, 70,000 00

Total value of property mortgaged, $141,000 00
Amount of insurance held as collateral, 57,550 00

Income.

Cash received for fire premiums,	$80,017 49	
Deduct re-insurance, rebate, and return prem's,	4,041 99	
Net cash received for fire premiums,		$75,975 50
Interest received on bonds and mortgages,		4,277 74
Interest and dividends received from all other sources,		11,090 45
Gross Cash Income,		$91,343 69

Expenditures.

Cash paid for fire losses,	$42,353 49	
Deduct salvage and re-insurance.	20 21	
Net cash paid for fire losses.		$42,333 28
Cash dividends paid,		26,000 00
paid for commissions and brokerage,		10,495 68
paid for salaries of officers and employees,		14,100 00
paid for State and local taxes,		661 49
paid for interest on borrowed money,		877 88
paid for office, agency, and incidental expenses,		10,410 58
Gross Cash Expenditures,		$104,878 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,313,201 00	$88,326 15
written during 1877,	8,829,568 00	74,521 01
Total,	$17,142,769 00	$162,847 16
Deduct risks expired and terminated,	9,154,720 00	85,482 61
In force at end of year,	$7,988,049 00	$77,364 55
Deduct amount re-insured,	70,635 00	628 65
Net amount in force,	$7,917,414 00	$76,735 90

Miscellaneous.

Premiums received from organization of company,	$582,213 82
Losses paid from organization of company,	337,135 63
Cash dividends declared from organization of company,	100,000 00
Dividends declared during the year (13 per cent.),	26,000 00
Losses incurred during the year,	43,971 11
Company's stock owned by directors,	95,100 00

LAMAR INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

PAID-UP CAPITAL, $200,000.

ISAAC R. ST. JOHN, *President.* *Secretary*, WM. R. DIARMID.

Office, No. 184 Broadway.

Attorney to accept service, T. T. SAWYER, JUN., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$255,000 00	$268,700 00
37 shares National Bank of the Republic,	3,700 00	3,330 00
40 " National Bank of Commerce,	4,000 00	5,040 00
75 " St. Nicholas National Bank,	7,500 00	6,750 00
	$270,200 00	$283,820 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
16 shares Mechanics' Bank, Brooklyn,	$1,360 00	$700 00
95 " Standard Fire Insurance Company,	5,985 00	4,600 00
48 " Long Island Bank, Brooklyn,	2,400 00	4,000 00
Queens County bonds,	2,000 00	
	$11,745 00	$9,300 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$77,400 00	
Stocks, bonds, etc., as per schedule,	283,820 00	
Loans on collateral security, as per schedule,	9,300 00	
Cash in the office of the company,	3,855 30	
deposited in various banks,	12,704 77	
Premiums in course of collection (gross),	10,390 06	
Notes taken for marine and inland risks,	835 00	
Gross Assets,		$398,305 13

LIABILITIES.

Losses claimed and reported,	$3,600 00
disputed or resisted,	1,300 00
Unearned premiums on outstanding risks,	65,432 68

* Value of lands mortgaged,	$49,500 00
Value of buildings thereon,	117,500 00
Total value of property mortgaged,	$167,000 00
Amount of insurance held as collateral,	77,400 00

Commissions and brokerage,	$744 42	
Return premiums,	308 91	
Gross Liabilities, except Capital,		$71,386 01
Surplus as regards Policy-holders,		$326,919 12
Paid-up Capital,		200,000 00
Surplus over Capital,		$126,919 12

Income.

Cash received for fire premiums,	$139,671 59	
Deduct re-insurance, rebate, and return prem's,	9,838 47	
Net cash received for fire premiums,		$129,833 12
Cash received for inland premiums,	$46,514 44	
Deduct re-insurance, rebate, and return prem's,	8,035 80	
Net cash received for inland premiums,		38,478 64
Unpaid premium notes rec'd during the year,	$835 00	
Interest received on bonds and mortgages,		4,508 82
Interest and dividends received from all other sources,		17,579 53
Gross Cash Income,		$190,400 11

Expenditures.

Cash paid for fire losses,	$89,703 81	
Deduct salvage and re-insurance,	191 34	
Net cash paid for fire losses,		$89,512 47
Cash paid for inland losses,	$19,821 34	
Deduct salvage and re-insurance,	1,943 70	
Net cash paid for inland losses,		17,877 64
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		18,752 12
paid for salaries of officers and employees,		18,341 67
paid for State and local taxes,		1,933 18
paid for office, agency, and incidental expenses,		17,036 49
Gross Cash Expenditures,		$183,453 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,952,068 00	$130,408 67
written during 1877,	14,627,772 00	141,231 22
Total,	$26,579,840 00	$271,639 89
Deduct risks expired and terminated,	14,701,290 00	141,228 50
In force at end of year,	$11,878,550 00	$130,411 39
Deduct amount re-insured,	49,700 00	173 48
Net amount in force,	$11,828,850 00	$130,237 91

Inland risks outstanding Dec. 31, 1876,	$215,100 00	$2,044 58
written during 1877,	10,356,347 00	44,883 50
Total,	$10,571,447 00	$46,928 08
Deduct risks expired and terminated,	10,525,847 00	46,278 56
In force at end of year,	$45,600 00	$649 52

MISCELLANEOUS.

Premiums received from organization of company,	$1,078,542 22
Losses paid from organization of company,	577,326 92
Cash dividends declared from organization of company,	80,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	100,474 66
Company's stock owned by directors,	51,600 00

LORILLARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated December, 1871. Commenced January, 1872.]

PAID-UP CAPITAL, $300,000.

CARLISLE NORWOOD, *President.* *Secretary*, JOHN C. MILLS.

Office, No. 152 Broadway.

Attorney to accept service, JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$206,500 00	$220,591 25
Lake Shore and Michigan Southern Railroad,	26,000 00	28,675 00
	$232,500 00	$249,266 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Metropolitan Gas Company,	$6,500 00	$5,000 00
120 " Chatham National Bank,	3,600 00	4,000 00
40 " Oriental National Bank,	1,500 00	
36 " Manhattan Life Insurance Co.,	9,000 00	3,700 00
106 " Union Trust Company,	11,130 00	10,000 00
500 " Western Union Telegraph Co.,	38,750 00	42,000 00
100 " N. Y., N. H., and Hartford R. R.,	15,000 00	
New Jersey Steamboat Company bonds,	3,000 00	
United States bonds,	9,000 00	11,000 00
Chicago, R. I., and Pacific Railroad bonds,	3,900 00	
New York city bonds,	2,000 00	1,500 00
	$103,380 00	$77,200 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens*),	$73,600 00	
Interest accrued thereon,	2,292 00	
Stocks, bonds, etc., as per schedule,	249,266 25	
Loans on collateral security, as per schedule,	77,200 00	
Cash in the office of the company,	456 16	
deposited in various banks	23,055 72	
Interest due and accrued,	2,851 55	
Premiums in course of collection (gross),	12,577 11	
Prem's more than three mos. due,	$1,764 41	
Gross Assets,		$441,298 79

Liabilities.

Losses claimed and reported,	$2,110 00	
disputed or resisted,	3,150 00	
Unearned premiums on outstanding risks,	53,577 06	
Commissions and brokerage,	1,886 60	
Return premiums,	81 61	
Gross Liabilities, except Capital,		60,805 27
Surplus as regards Policy-holders,		$380,493 52
Paid-up Capital,		300,000 00
Surplus over Capital,		$80,493 52

Income.

Cash received for fire premiums,	$139,060 66	
Deduct re-ins., rebate, and return premiums,	24,457 28	
Net cash received for fire premiums,		$114,603 38
Interest received on bonds and mortgages,		4,037 82
Interest and dividends received from all other sources,		19,223 07
Gross Cash Income,		$137,864 27

Expenditures.

Cash paid for fire losses,	$54,960 99	
Deduct salvage and re-insurance,	1,435 45	
Net cash paid for fire losses,		$53,525 54
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		17,589 46
paid for salaries of officers and employees,		20,830 00
paid for State and local taxes,		8,361 07
paid for office, agency, and incidental expenses,		14,719 99
Gross Cash Expenditures,		$145,026 06

* Total value of property mortgaged, ... $165,000 00
Amount of insurance held as collateral, ... 82,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$13,275,537 00	$111,625 52
written during 1877,	20,581,328 00	131,384 77
Total,	$33,856,865 00	$243,010 29
Deduct risks expired and terminated,	17,706,866 00	121,507 84
In force at end of year,	$16,149,999 00	$121,502 45
Deduct amount re-insured,	2,113,386 00	15,664 66
Net amount in force,	$14,036,613 00	$105,837 79

Miscellaneous.

Premiums received from organization of company,	$1,062,883 00
Losses paid from organization of company,	451,595 00
Cash dividends declared from organization of company,	141,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	54,750 00
Company's stock owned by directors,	104,500 00

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 8, 1872. Commenced business March 31, 1872.]

Paid-up Capital, $250,000.

Andrew J. Smith, *President.* *Secretary*, Louis P. Carman.

Office, No. 68 Wall Street.

Attorney to accept service, Edward Stearns, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$300,000 00	$334,000 00
South Carolina State bonds,	20,000 00	7,000 00
New York Mut. Gas-Light Company stock,	15,000 00	15,525 00
Deposit of currency in Miss.,	10,000 00	10,000 00
Union Pacific gold bond,	1,000 00	1,100 00
	$346,000 00	$367,625 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
75 shares Phenix Insurance Company,	$6,000 00	$5,000 00
25 " Buffalo Mutual Gas-Light Co.,	3,000 00	
25 " Brewers and Maltsters Insurance Co.	1,250 00	2,000 00
United States bond,	1,070 00	
34 shares Dry Dock and East Broadway R.R.,	5,000 00	2,500 00
16 " Howard Insurance Company,	1,000 00	700 00

32 shares Phenix Insurance Company,	$2,500 00	$1,400 00
20 " Lamar Insurance Company,	2,200 00	
20 " Hoffman Insurance Company,	1,100 00	
40 " Lenox Insurance Company,	1,200 00	5,000 00
30 " Atlantic Insurance Company,	1,600 00	
60 " Lorillard Insurance Company,	1,600 00	
United States bonds,	2,220 00	850 00
10 shares New York Economical Printing Co.,	1,500 00	1,000 00
5 " Phenix Insurance Company,	400 00	
61 " Howard Insurance Company,	3,850 00	3,000 00
10 " New York and New Haven Railroad,	1,500 00	2,375 00
Central Pacific gold bonds,	2,200 00	
10 shares Relief Fire Insurance Company,	500 00	400 00
Brooklyn City Water bond,	1,060 00	700 00
	$40,750 00	$24,925 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$11,515 43	
Loans on mortgage of real estate (first liens *),	190,723 55	
Interest due or accrued thereon,	6,234 64	
Stocks, bonds, etc., as per schedule,	367,625 00	
Loans on collateral security, as per schedule,	24,925 00	
Cash in the office of the company,	10,573 34	
deposited in Leather Manuf. Nat'l Bank,	85,222 49	
Interest due and accrued,	1,541 25	
Premiums in course of collection (gross),	76,747 94	
Notes taken for inland risks,	11,889 94	
Salvage on losses paid,	6,240 47	
Gross Assets,		$793,239 05
Special deposit in other States (net),		†32,532 78
Balance,		$760,706 27

Liabilities.

Losses adjusted, unpaid,	$15,156 92
claimed and reported,	28,595 00
disputed or resisted,	12,500 00

* Total value of property mortgaged, $429,300 00
Amount of insurance held as collateral, 185,350 00

† Deposits in other states for special protection of citizens of such States, $47,500 00
Liabilities in such States, 14,967 22
$32,532 78

Unearned premiums on outstanding risks,	$269,275 57	
Commissions and brokerage,	9,707 20	
Gross Liabilities, except Capital,		$335,234 69
Surplus as regards Policy-holders in this State,		$425,471 58
Paid-up Capital,		250,000 00
Surplus over Capital,		$175,471 58

Income.

Cash received for fire premiums,	$660,900 94	
Deduct re-insurance, rebate, and return prem's,	53,683 40	
Net cash received for fire premiums,		$607,217 54
Cash received for marine and inland prem's,	$143,881 58	
Deduct re-insurance, rebate, and return prem's,	62,378 51	
Net cash received for marine and inl'd prem's,		81,503 07
Interest received on bonds and mortgages,		11,064 82
Interest and dividends received from all other sources,		20,435 76
Income from rents,		1,100 00
Gross Cash Income,		$721,321 19

Expenditures.

Cash paid for fire losses,	$410,095 55	
Deduct salvage and re-insurance,	1,925 94	
Net cash paid for fire losses,		$408,169 61
Cash paid for marine and inland losses,	$85,985 56	
Deduct salvage and re-insurance,	36,579 64	
Net cash paid for marine and inland losses,		49,405 92
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		98,659 11
paid for salaries of officers and employees,		50,422 96
paid for State and local taxes,		16,613 48
paid for office, agency, and incidental expenses,		65,267 34
Gross Cash Expenditures,		$738,538 42

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$32,534,061 00	$489,303 77
written during 1877,	56,780,280 00	607,217 54
Total,	$89,314,341 00	$1,096,521 31
Deduct risks expired and terminated,	48,278,344 00	592,888 80
In force at end of year,	$41,035,997 00	$503,632 51
Deduct amount re-insured,	318,712 00	3,522 58
Net amount in force,	$40,717,285 00	$500,109 93

Marine risks outstanding Dec. 31, 1876,	$203,893 00	$2,498 50
written during 1877,	19,331,345 00	135,382 75
Total,	$19,535,238 00	$137,881 25
Deduct risks expired and terminated,	19,357,138 00	132,954 75
In force at end of year,	$178,100 00	$4,926 50

MISCELLANEOUS.

Premiums received from organization of company,	$3,599,144 61
Losses paid from organization of company,	1,973,861 37
Cash dividends declared from organization of company,	170,000 00
Dividends declared during the year (20 per cent.),	50,000 00
Losses incurred during the year,	489,827 45
Company's stock owned by directors,	73,700 00

MANUFACTURERS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March, 1873. Commenced business Aug. 1, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE WILKINSON, *President.* *Secretary*, D. SMITH WOOD.

Office, No. 762 Broad Street.

Attorney to accept service, MILTON CLARK, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Manufacturers' National Bank stock,	$12,700 00	$11,430 00
State Banking Co. stock,	2,000 00	1,500 00
Rahway city bond,	2,000 00	2,000 00
Newark and Bloomfield Street Railway stock,	1,500 00	750 00
	$18,200 00	$15,680 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Rahway city bond,	$7,000 00	$5,588 70
Celluloid Manufacturing stock,	1,500 00	800 00
Manufacturers' National Bank stock,	9,360 00	7,540 00
New Jersey Railroad Co. stock,	3,050 00	2,750 00
National Trust Co. stock, Bond and mortgage additional,	7,000 00	4,500 00
City of Houston market bonds, Bond and mortgage additional,	15,000 00	4,500 00
Bonds and mortgages,	14,000 00	7,000 00
	$56,910 00	$32,678 70

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$33,216 65	
Loans on mortgage of real estate (first liens *),	166,800 00	
Interest due or accrued thereon,	4,959 08	
Stocks, bonds, etc., as per schedule,	15,680 00	
Loans on collateral security, as per schedule,	32,678 70	
Cash in the office of the company,	1,923 54	
deposited in Manufacturers' Nat'l Bank,	23,842 03	
Interest due and accrued,	368 75	
Premiums in course of collection (net),	19,674 48	
Notes taken for fire risks,	973 28	
Gross Assets,		$300,116 51

Liabilities.

Losses adjusted, unpaid,	$4,068 43	
claimed and reported,	5,225 00	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	71,967 02	
All other liabilities,	700 00	
Gross Liabilities, except Capital,		83,460 45
Surplus as regards Policy-holders,		$216,656 06
Paid-up Capital,		200,000 00
Surplus over Capital,		$16,656 06

Income.

Cash received for fire premiums,	$162,972 66	
Deduct re-insurance, rebate, and return prem's,	23,470 05	
Net cash received for fire premiums,		$139,502 61
Unpaid premium notes rec'd during the year,	$973 28	
Interest and dividends received from all sources,		18,051 79
Gross Cash Income,		$157,554 40

Expenditures.

Cash paid for fire losses,	$96,738 81	
Deduct salvage and re-insurance,	1,801 40	
Net cash paid for fire losses,		$94,937 41
Cash dividends paid,		14,000 00
Cash paid for commissions and brokerage,		29,773 74
paid for salaries of officers and employees,		9,882 26
paid for State and local taxes,		3,594 99
paid for office, agency, and incidental expenses,		9,705 47
Gross Cash Expenditures,		$161,893 87

* Total value of property mortgaged, ... $382,900 00
Amount of insurance held as collateral, ... 119,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,662,802 00	$135,681 92
written during 1877,	12,686,566 00	165,586 34
Total,	$24,349,368 00	$301,268 26
Deduct risks expired and terminated,	11,865,303 00	154,575 34
In force at end of year,	$12,484,065 00	$146,692 92
Deduct amount re-insured,	418,735 00	4,394 73
Net amount in force,	$12,065,330 00	$142,298 19

Miscellaneous.

Premiums received from organization of company,	$516,451 78
Losses paid from organization of company,	208,647 81
Cash dividends declared from organization of company,	47,025 42
Dividends declared during the year (7 per cent.),	14,000 00
Losses incurred during the year,	83,118 55
Company's stock owned by directors,	132,900 00

MERCANTILE INSURANCE COMPANY, CLEVELAND, O.

[Incorporated November, 1871. Commenced business Dec. 23, 1871.]

Paid-up Capital, $200,000.

William J. Gordon, *President.* *Secretary*, George A. Tisdale.

Office, corner Superior and South Water Streets.

Attorney to accept service, Hammond Vinton, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$82,500 00	$86,700 00
Ohio State bonds,	23,615 38	25,500 00
600 shares Cleveland and Pittsburgh R. R.,	30,000 00	23,400 00
100 " N. Y. Central and H. R. R. R.,	10,000 00	10,625 00
400 " Lake Shore and Mich. So. R. R.,	40,000 00	25,700 00
Buffalo and Erie R. R. 7 per cent. bonds,	14,000 00	16,500 00
" State Line R. R. 7 pr. ct. bonds,	1,500 00	
	$201,615 38	$188,425 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
60 shares Merchants' Nat'l Bank, Cleveland,	$7,500 00	$4,000 00
16 " Citizens' Savings and Loan Ass'n,	5,600 00	4,500 00
	$13,100 00	$8,500 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),		$91,586 68	
Interest due or accrued thereon,		4,776 57	
Stocks, bonds, etc., as per schedule,		188,425 00	
Loans on collateral security, as per schedule,		8,500 00	
Cash in the office of the company,		3,523 78	
deposited in various banks,		35,318 28	
Interest due and accrued,		356 89	
Premiums in course of collection (gross),		3,002 55	
Notes taken for marine and inland risks,		18,949 94	
Re-insurance due,	$47 12		
Salvage on losses paid,	6,067 12		
Bills receivable and accounts,	2,624 18		
Wrecking-pump,	1,250 00		
		9,988 42	
Premiums more than 3 mos. due,	$558 57		
Gross Assets,			$364,428 11

Liabilities.

Losses claimed and reported,	$13,369 81	
disputed or resisted,	4,000 00	
Total amount of losses,	$17,369 81	
Less re-insurance,	4,200 21	
Net amount of unpaid losses,	$13,169 60	
Unearned premiums on outstanding risks,	41,440 44	
Due and accrued for rent, salaries, etc.,	559 75	
State and local taxes,	1,237 73	
Commissions and brokerage,	856 34	
Re-insurance due other companies,	1,640 00	
Ledger balances,	4,409 34	
Gross Liabilities, except Capital,		63,313 20
Surplus as regards Policy-holders,		$301,114 91
Paid-up Capital,		200,000 00
Surplus over Capital,		$101,114 91

* Value of lands mortgaged, $205,000 00
Value of buildings thereon, 51,200 00

Total value of property mortgaged, $256,200 00
Amount of insurance held as collateral, 4,000 00

Income.

Cash received for fire premiums,	$84,263 00	
Deduct re-insurance, rebate, and return prem's,	9,891 71	
Net cash received for fire premiums,		$74,371 29
Cash received for marine and inl'd prem's,	$36,530 30	
Deduct re-insurance, rebate, and return prem's,	18,030 19	
Net cash rec'd for marine and inland prem's,		18,500 11
Unpaid premium notes rec'd during the year,	$7,131 70	
Interest received on bonds and mortgages,		7,568 51
Interest and dividends received from all other sources,		13,391 30
Gross Cash Income,		$113,831 21

Expenditures.

Cash paid for fire losses,		$51,844 60
paid for marine and inland losses,	$25,019 59	
Deduct salvage and re-insurance,	14,418 03	
Net cash paid for marine and inland losses,		10,601 56
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		10,910 84
paid for salaries of officers and employees,		12,574 80
paid for State and local taxes,		2,879 80
paid for office, agency, and incidental expenses,		6,635 31
Gross Cash Expenditures,		$125,446 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,298,464 00	$87,643 99
written during 1877,	8,945,202 00	84,480 39
Total,	$16,243,666 00	$172,124 38
Deduct risks expired and terminated,	9,004,341 00	94,896 32
In force at end of year,	$7,239,325 00	$77,228 06
Deduct amount re-insured,	55,800 00	742 37
Net amount in force,	$7,183,525 00	$76,485 69
Marine risks outstanding Dec. 31, 1876,	$123,000 00	$7,709 00
written during 1877,	1,660,572 00	30,302 32
Total,	$1,783,572 00	$38,011 32
Deduct risks expired and terminated,	1,683,822 00	31,761 32
In force at end of year,	$99,750 00	$6,250 00
Deduct amount re-insured	19,000 00	1,200 00
Net amount in force,	$80,750 00	$5,050 00

MISCELLANEOUS.

Premiums received from organization of company,	$1,110,783 42
Losses paid from organization of company,	563,586 74
Cash dividends declared from organization of company,	135,000 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	64,207 73
Company's stock owned by directors,	161,500 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 15, 1852.]

PAID-UP CAPITAL, $200,000.

WM. A. ANDERSON, *President.* *Secretary*, C. W. PARMELEE.

Office, No. 166 Broadway.

Attorney to accept service, W. V. HUTCHINGS, *Boston.*

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$15,288 78	
Loans on mortgage of real estate (first liens *),	44,000 00	
Interest due or accrued thereon,	513 33	
United States bonds, market value,	207,981 25	
Cash in the office of the company,	751 08	
deposited in Merch. Exch. Nat'l Bank,	12,289 55	
Premiums in course of collection (gross),	2,683 29	
Premiums more than 3 months due, $18 75		
Gross Assets,		$283,507 28

LIABILITIES.

Losses adjusted, unpaid,	$757 74	
claimed and reported,	3,657 25	
Unearned premiums on outstanding risks,	28,051 24	
Dividends to stockholders unpaid,	35 00	
Due and accrued for rent, salaries, etc.,	666 66	
Commissions and brokerage,	351 02	
Return premiums, $1.50; agents' balances, $44.88,	46 38	
Gross Liabilities, except Capital,		33,565 29
Surplus as regards Policy-holders,		$249,941 99
Paid-up Capital,		200,000 00
Surplus over Capital,		$49,941 99

* Value of lands mortgaged, $48,000 00
Value of buildings thereon, 59,500 00
Total value of property mortgaged, $107,500 00
Amount of insurance held as collateral, 47,000 00

Income.

Cash received for fire premiums,	$58,358 16	
Deduct re-insurance, rebate, and return prem's,	3,714 11	
Net cash received for fire premiums,		$54,644 05
Interest received on bonds and mortgages,		4,369 93
Interest and dividends received from all other sources,		11,704 89
Income from rents,		200 00
Gross Cash Income,		$70,918 87

Expenditures.

Cash paid for fire losses,	$22,369 79	
Deduct salvage and re-insurance,	2,143 29	
Net cash paid for fire losses,		$20,226 50
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		6,118 58
paid for salaries of officers and employees,		15,900 00
paid for State and local taxes,		1,368 10
paid for office, agency, and incidental expenses,		7,537 20
Gross Cash Expenditures,		$71,150 38

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,671,353 79	$61,078 25
written during 1877,	9,791,326 99	59,009 47
Total,	$18,462,680 78	$120,087 72
Deduct risks expired and terminated,	10,065,428 02	63,439 12
In force at end of year,	$8,397,252 76	$56,648 60
Deduct amount re-insured,	150,604 43	984 44
Net amount in force,	$8,246,648 33	$55,664 16

Miscellaneous.

Premiums received from organization of company,	$1,699,730 69
Losses paid from organization of company,	840,309 91
Cash dividends declared from organization of company,	482,000 00
Dividends declared during the year (10 per cent),	20,000 00
Losses incurred during the year,	23,975 99
Company's stock owned by directors,	51,250 00

MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1842. Commenced business April, 1842.]

PAID-UP CAPITAL, $500,000.

A. G. MONTGOMERY, JUN., *President.* *Secretary*, C. J. DESPARD.

Office, No. 35 Wall Street.

Attorney to accept service, W. V. HUTCHINGS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$129,000 00	$149,650 00
70 shares Bank of America,	7,000 00	9,660 00
50 " Bank of Commerce,	5,000 00	6,150 00
25 " Bank of New York,	2,500 00	2,825 00
100 " Bank of the Republic,	7,500 00	6,525 00
100 " Bank of the State of New York,	4,000 00	4,800 00
102 " American Exchange Bank,	10,200 00	10,710 00
90 " Continental Bank,	9,000 00	6,750 00
134 " Gallatin National Bank,	6,700 00	7,973 00
100 " Hanover National Bank,	10,000 00	10,000 00
38 " Metropolitan National Bank,	3,800 00	4,864 00
200 " Merchants' National Bank,	10,000 00	11,600 00
300 " Manhattan National Bank,	15,000 00	21,000 00
17 " Marine National Bank,	1,700 00	1,360 00
30 " Phenix National Bank,	600 00	588 00
100 " Park National Bank,	10,000 00	10,600 00
110 " St. Nicholas National Bank,	11,000 00	7,920 00
20 " Union National Bank,	1,000 00	1,460 00
327 " Williamsburgh Gas-Light Company,	16,350 00	19,785 00
Williamsburgh Gas-Light Company, scrip,	13,000 00	13,000 00
Coast Wrecking Company stock,	10,000 00	5,000 00
New York city bonds, 6s,	20,000 00	20,400 00
C. C. and I. C. Railroad bonds,	1,000 00	330 00
Indianapolis and V. Railroad bonds,	20,000 00	14,800 00
750 shares New York Central and H. R. R.R.,	75,000 00	80,062 00
104 " Long Island N. S. P. and F. T. Co.	5,200 00	3,900 00
	$404,550 00	$431,712 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Continental Insurance Company,	$15,000 00	$9,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Stock, bonds, etc., as per schedule,	$431,712 00
Loans on collateral security, as per schedule,	9,000 00
Cash deposited in various banks,	40,634 93
Interest due and accrued,	4,327 00

Premiums in course of collection (gross),	$128,712 39	
Notes taken for marine and inland risks,	189,823 57	
Re-insurance due,	22,926 00	
Salvages,	64,647 00	
Company's own stock,	$15,500 00	
Gross Assets,		$891,782 89

LIABILITIES.

Losses adjusted, unpaid,	$7,100 00	
claimed and reported,	97,955 00	
disputed or resisted,	15,000 00	
Total amount of losses,	$120,055 00	
Less re-insurance,	17,000 00	
Net amount of unpaid losses,	$103,055 00	
Unearned premiums on outstanding risks,	119,786 22	
Dividends to stockholders unpaid,	14,367 63	
Due and accrued for rent, salaries, etc.,	545 01	
State and local taxes,	3,804 07	
Commissions and brokerage,	2,398 48	
Re-insurance due other companies,	5,635 44	
Gross Liabilities, except Capital,		249,591 85
Surplus as regards Policy-holders,		$642,191 04
Paid-up Capital,		500,000 00
Surplus over Capital,		$142,191 04

INCOME.

Cash received for marine and inland prem's,	$1,021,709 32	
Deduct re-insurance, rebate, and return prem's,	230,354 44	
Net cash received for marine and inl'd prem's,		$791,354 88
Unpaid premium notes rec'd during the year,	$189,534 43	
Interest and dividends received from all sources,		30,982 00
Income from all other sources,		18,841 04
Gross Cash Income,		$841,177 92

EXPENDITURES.

Cash paid for marine and inland losses,	$691,076 26	
Deduct salvage and re-insurance,	70,106 54	
Net cash paid for marine and inland losses,		$620,969 72
Cash dividends paid,		42,500 00
paid for commissions and brokerage,		52,151 41
paid for salaries of officers and employees,		42,142 68
paid for State and local taxes,		9,562 27
paid for office, agency, and incidental expenses,		23,022 49
Gross Cash Expenditures,		$790,348 57

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$579,121 00	$127,119 83
written during 1877,	66,980,099 00	1,015,646 69
Total,	$67,559,220 00	$1,142,766 52
Deduct risks expired and terminated,	63,307,337 00	1,022,980 30
In force at end of year,	$4,251,883 00	$119,786 22

MISCELLANEOUS.

Premiums received from organization of company,	$38,324,078 20
Losses paid from organization of company,	29,004,987 86
Cash dividends declared since 1857,	1,447,108 28
Dividends declared during the year (8½ per cent),	42,500 00
Losses incurred during the year,	691,076 26
Company's stock owned by directors,	112,850 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, $400,000.

SILAS MERCHANT, *President.* *Secretary*, HENRY POWLES.

Office, No. 776 Broad Street.

Attorney to accept service, ROBERT H. WASS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$204,500 00	$213,611 25
Newark city bonds,	100,000 00	110,000 00
Elizabeth city bonds,	25,000 00	23,750 00
Long Branch school bonds,	15,000 00	15,000 00
East Orange street improvement bonds,	22,000 00	22,440 00
New Brunswick water bonds,	2,800 00	2,800 00
	$369,300 00	$387,601 25

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon.
30	shares	Merchants' National Bank,	$2,700 00	$3,900 00
20	"	American Trust Co.,	1,500 00	
50	"	" " "	3,750 00	5,000 00
25	"	Newark City Ice Co.,	2,500 00	
100	"	" " " "	10,000 00	7,500 00
200	"	Mechanics' National Bank,	18,500 00	10,000 00
50	"	Newark City Ice Co.,	5,000 00	4,500 00
10	"	First National Bank,	1,000 00	
413	"	Consumers' Coal Co.,	2,065 00	2,000 00
20	"	Citizens' Gas-Light Co.,	1,080 00	
70	"	Merchants' National Bank,	6,300 00	5,175 00

150 shares American Trust Co.,	$11,250 00	$7,500 00
15 " Second National Bank,	2,025 00	1,500 00
15 " North Ward National Bank,	1,050 00	750 00
Newark and New York Railroad bonds,	4,500 00	4,000 00
32 shares Essex County National Bank,	2,160 00	
26 " Newark City Ice Co.,	2,600 00	2,000 00
29 " Mutual Benefit Ice Co.,	290 00	
	$78,270 00	$53,825 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$110,820 05	
Loans on mortgage of real estate (first liens *),	391,355 00	
Interest due or accrued thereon,	12,667 49	
Stocks, bonds, etc., as per schedule,	387,601 25	
Loans on collateral security, as per schedule,	53,825 00	
Cash in the office of the company,	8,343 74	
deposited in various banks,	38,350 42	
Interest due and accrued,	8,686 62	
Premiums in course of collection (gross),	33,416 82	
Rents due and accrued,	225 00	
Premiums more than 3 months due, $3,730 96		
Gross Assets,		$1,045,291 39

Liabilities.

Losses adjusted, unpaid,	$4,853 58	
claimed and reported,	12,568 37	
disputed or resisted,	6,206 78	
Unearned premiums on outstanding risks,	238,190 62	
Reclaimable on perpetual fire policies,	570 00	
Unpaid scrip ordered to be redeemed,	5,534 00	
Interest due or accrued on scrip,	13,916 23	
Commissions and brokerage,	6,289 37	
Return premiums,	1,263 10	
Gross Liabilities, except Capital and Scrip,		289,392 05
Surplus as regards Policy-holders,		$755,899 34
Paid-up Capital,	$400,000 00	
Scrip outstanding, not ordered to be redeemed,	59,833 00	
		459,833 00
Surplus over Capital and Scrip,		$296,066 34

Income.

Cash received for fire premiums,	$433,192 31	
Deduct re-insurance, rebate, and return pre's,	40,445 69	
Net cash received for fire premiums,		$392,746 62

* Value of lands mortgaged, $469,625 00
Value of buildings thereon, 553,800 00

Total value of property mortgaged, $1,023,425 00
Amount of insurance held as collateral, 461,550 00

Cash received for marine and inland prem's,	$6,934 72	
Deduct re-insurance, rebate, and return prem's,	3,142 53	
Net cash received for marine and inl'd prem's,		$3,792 19
Interest received on bonds and mortgages,		28,383 99
Interest and dividends received from all other sources,		24,045 99
Income from rents,		2,744 05
Gross Cash Income,		$451,712 84

Expenditures.

Cash paid for fire losses,	$198,900 11	
Deduct salvage and re-insurance,	7,822 02	
Net cash paid for fire losses,		$191,078 09
Cash dividends paid,		36,000 00
Interest paid scrip-holders,		5,707 76
Cash paid for redemption of scrip,		13,818 66
paid for commissions and brokerage,		71,105 69
paid for salaries of officers and employees,		29,548 74
paid for State and local taxes,		7,658 79
paid for office, agency, and incidental expenses,		32,238 30
Bad debts,		3,644 40
Gross Cash Expenditures,		$390,800 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$44,245,715 00	$467,177 53
written during 1877,	55,031,004 00	445,746 72
Total,	$99,276,719 00	$912,924 25
Deduct risks expired and terminated,	44,753,733 00	442,048 98
In force at end of year,	$54,522,986 00	$470,875 27
Deduct amount re-insured,	2,012,744 00	9,440 53
Net amount in force,	$52,510,242 00	$461,434 74
Marine risks written during 1877,	$641,195 00	$6,934 72
Deduct risks expired and terminated,	177,428 00	187 68
In force at end of year,	$463,767 00	$6,747 04
Deduct amount re-insured,	157,910 00	3,041 18
Net amount in force,	$305,857 00	$3,705 86

Miscellaneous.

Premiums received from organization of company,	$2,902,349 25
Losses paid from organization of company,	1,124,519 72
Cash dividends declared from organization of company,	192,219 63
Dividends declared during the year (9 per cent.),	36,000 00
Losses incurred during the year,	187,598 43
Company's stock owned by directors,	74,550 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL, $200,000.

C. V. B. OSTRANDER, *President.* *Secretary*, J. L. DOUGLAS.

Office, No. 149 Broadway.

Attorney to accept service, EDWARD WALLEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$107,600 00
300 shares North River Bank,	15,000 00	7,500 00
80 " Merchants' Exchange Bank,	4,000 00	3,200 00
New York Central Railroad bonds,	35,000 00	37,187 50
10 shares Rens. and Saratoga Railroad,	1,000 00	1,115 00
	$155,000 00	$156,602 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Hudson County (N.J.) bonds,	$2,600 00	$10,000 00
Northern Railroad bonds,	11,700 00	
25 shares American Exchange Co.,	1,243 75	1,200 00
10 " Home Insurance Co.,	1,080 00	
100 " Globe Fire Insurance Co.,	6,500 00	3,000 00
17 " Union Ferry Co.,	2,210 00	1,050 00
168 " North River Insurance Co.,	4,914 00	2,500 00
114 " Westchester Insurance Co.,	1,311 00	800 00
5 " First Nat'l Bank (Saugerties),	375 00	300 00
41 " People's Fire Insurance Co.,	3,280 00	1,500 00
50 " Broadway Insurance Co.,	2,650 00	
5 " North River Bank,	250 00	100 00
	$38,113 75	$20,450 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens*),	$294,000 00	
Interest due or accrued thereon,	8,561 11	
Stocks, bonds, etc., as per schedule (cost),	155,400 00	
Loans on collateral security, as per schedule,	20,450 00	
Cash in the office of the company,	3,430 42	
deposited in various banks,	15,103 33	
Interest due and accrued,	4,153 23	
Premiums in course of collection (net),	11,156 94	
Gross Assets,		$512,255 03

* Value of lands mortgaged, $168,500 00
Value of buildings thereon, 331,500 00

Total value of property mortgaged, $500,000 00
Amount of insurance held as collateral, 283,500 00

Liabilities.

Losses adjusted, unpaid,	$500 00	
claimed and reported,	5,235 00	
disputed or resisted,	4,100 00	
Unearned premiums on outstanding risks,	112,606 57	
Gross Liabilities, except Capital,		$122,441 57
Surplus as regards Policy-holders,		$389,813 46
Paid-up Capital,		200,000 00
Surplus over Capital,		$189,813 46

Income.

Cash received for fire premiums,	$151,367 49	
Deduct re-insurance, rebate, and return prem's,	6,009 91	
Net cash received for fire premiums,		$145,357 58
Interest received on bonds and mortgages,		18,808 81
Interest and dividends received from all other sources,		11,556 26
Gross Cash Income,		$175,722 65

Expenditures.

Cash paid for fire losses,	$55,018 44
Cash dividends paid,	40,000 00
paid for commissions and brokerage,	27,180 47
paid for salaries of officers and employees,	33,087 28
paid for State and local taxes,	5,361 94
paid for office, agency, and incidental expenses,	10,665 63
Gross Cash Expenditures,	$171,313 76

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$29,131,098 03	$232,100 77
written during 1877,	29,108,162 14	159,518 03
Total,	$58,239,360 17	$391,618 80
Deduct risks expired and terminated,	30,060,319 00	159,760 54
In force at end of year,	$28,179,041 17	$231,858 26
Deduct amount re-insured,	49,100 00	302 45
Net amount in force,	$28,129,941 17	$231,555 81

Miscellaneous.

Premiums received from organization of company,	$3,678,514 19
Losses paid from organization of company,	1,467,847 34
Cash dividends declared from organization of company,	974,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	60,357 25
Company's stock owned by directors,	50,750 00

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1851. Commenced business June, 1851.]

PAID-UP CAPITAL, $200,000.

WALTER PAINE, *President.* *Secretary*, CHARLES FOSTER.

Office, No. 22 Market Square.

Attorney to accept service, PELEG E. EDDY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1600 shares National Bank of Commerce,	$80,000 00	$74,400 00
1000 " American National Bank,	50,000 00	46,000 00
400 " Merchants' National Bank,	20,000 00	22,200 00
200 " Globe National Bank,	10,000 00	10,000 00
467 " Providence Gas Company,	23,350 00	28,020 00
200 " Phœnix National Bank,	10,000 00	15,000 00
257 " Mechanics' National Bank,	12,850 00	16,705 00
102 " Manufacturers' National Bank,	10,200 00	13,158 00
66 " Del. and Hud. Canal Company,	6,600 00	3,432 00
United States bonds,	20,000 00	21,075 00
	$243,000 00	$249,990 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$40,323 54	
Interest accrued thereon,	386 99	
Stocks, bonds, etc., as per schedule,	249,990 00	
Cash in the office of the company,	725 93	
deposited in Nat'l Bank of Commerce,	54,837 72	
Interest due and accrued,	3,630 33	
Premiums in course of collection (gross),	16,413 68	
Gross Assets,		$366,308 19

LIABILITIES.

Losses adjusted, unpaid,	$8,152 00
claimed and reported,	7,214 00
disputed or resisted,	5,310 00
Unearned premiums on outstanding risks,	89,446 77
State and local taxes,	534 72

* Value of lands mortgaged, $100,000 00
Value of buildings thereon, 40,000 00

Total value of property mortgaged, $140,000 00
Amount of insurance held as collateral, 17,500 00

Commissions and brokerage,	$3,076 98	
Return premiums,	1,700 63	
Gross Liabilities, except Capital,		$115,435 10
Surplus as regards Policy-holders,		$250,873 09
Paid-up Capital,		200,000 00
Surplus over Capital,		$50,873 09

Income.

Cash received for fire premiums,	$182,827 09	
Deduct re-insurance, rebate, and return prem's,	20,231 23	
Net cash received for fire premiums,		$162,595 86
Cash received for marine and inland prem's,		977 52
Interest received on bonds and mortgages,		2,419 42
Interest and dividends received from all other sources,		17,077 45
Gross Cash Income,		$183,070 25

Expenditures.

Cash paid for fire losses,	$111,455 10	
Deduct salvage and re-insurance,	242 23	
Net cash paid for fire losses,		$111,212 87
Cash dividends paid,		24,000 00
paid for commissions and brokerage,		36,878 28
paid for salaries, office, ag'cy, and inci'tal expenses,		14,873 64
paid for State and local taxes,		6,100 98
Gross Cash Expenditures,		$193,065 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$12,624,679 00	$177,285 89
written during 1877,	14,833,342 00	182,827 09
Total,	$27,458,021 00	$360,112 98
Deduct risks expired and terminated,	13,866,430 00	187,478 22
In force at end of year,	$13,591,591 00	$172,634 76
Marine risks written during 1877,	$411,882 00	$977 52
Deduct risks expired and terminated,	411,882 00	977 52

Miscellaneous.

Premiums received from organization of company,	$3,793,626 05
Losses paid from organization of company,	2,711,211 94
Cash dividends declared from organization of company,	50,800 00
Dividends declared during the year (12 per cent),	24,000 00
Losses incurred during the year,	113,510 00
Company's stock owned by directors,	45,580 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July 2, 1868. Commenced business Feb. 1, 1872.]

PAID-UP CAPITAL, $200,000.

L. N. CLARKE, *President.* *Secretary*, E. B. COWLES.

Attorney to accept service, GEORGE W. REED, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$115,000 00	$122,093 75
Harlem River and P. C. R. R. bonds,	15,000 00	16,800 00
New Haven and Northampton R. R. bonds,	8,000 00	7,200 00
Danbury and Norwalk Railroad bonds,	9,500 00	10,450 00
Meriden city water bonds,	5,000 00	5,500 00
First National Bank stock, Meriden,	9,000 00	10,800 00
Home National Bank stock,	19,800 00	23,760 00
Meriden National Bank stock,	8,900 00	10,680 00
New Britain National Bank stock,	4,500 00	6,075 00
	$194,700 00	$213,358 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
860 shares Meriden Britannia Company,	$64,500 00	$23,500 00
12 " Adams Express Company,	1,170 00	900 00
14 " Ætna Insurance Company,	3,220 00	1,100 00
31 " Home National Bank,	3,720 00	2,900 00
9 " First National Bank,	1,080 00	100 00
696 " Meriden Cutlery Company,	17,400 00	9,000 00
73 " Meriden Cutlery Company,	1,825 00	2,250 00
35 " American Express Company,	1,697 00	
100 " G. F. Warner & Co., New Haven,	2,500 00	3,150 00
First mortgage, assigned,	2,800 00	
	$99,912 00	$42,900 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$1,800 00	
Interest accrued thereon,	27 14	
Stocks, bonds, etc., as per schedule,	213,358 75	
Loans on collateral security, as per schedule,	42,900 00	
Cash in the office of the company,	1,099 71	
deposited in Home National Bank,	31,459 62	
Interest due and accrued,	1,908 26	
Premiums in course of collection (gross),	26,964 38	
Maps, surveys, etc., $4,000 00		
Gross Assets,		$319,517 86

* Total value of property mortgaged, $3.400 00

Liabilities.

Losses adjusted, unpaid,	$10,577 65	
claimed and reported,	11,609 26	
Total amount of losses,	$22,186 91	
Less re-insurance,	800 00	
Net amount of unpaid losses,	$21,386 91	
Unearned premiums on outstanding risks,	85,537 51	
Due and accrued for rent, salaries, etc.	800 00	
Commissions and brokerage,	1,553 00	
Gross Liabilities, except Capital,		$109,277 42
Surplus as regards Policy-holders,		$210,240 44
Paid-up Capital,		200,000 00
Surplus over Capital,		$10,240 44

Income.

Cash received for fire premiums,	$211,870 78	
Deduct re-insurance, rebate, and return prem's,	27,374 68	
Net cash received for fire premiums,		$184,496 10
Interest received on bonds and mortgages,		210 50
Interest and dividends received from all other sources,		15,404 93
Income from commissions,		1,077 82
Gross Cash Income,		$201,189 35

Expenditures.

Cash paid for fire losses,	$118,376 11	
Deduct salvage and re-insurance,	3,259 91	
Net cash paid for fire losses,		$115,116 20
Cash dividends paid,		24,000 00
paid for commissions and brokerage,		28,794 80
paid for salaries of officers and employees,		9,900 00
paid for State and local taxes,		4,705 06
paid for office, agency, and incidental expenses,		17,573 46
Gross Cash Expenditures,		$200,089 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,899,576 00	$144,959 47
written during 1877,	17,266,129 00	214,101 42
Total,	$28,165,705 00	$359,060 89
Deduct risks expired and terminated,	14,285,300 00	179,693 79
In force at end of year,	$13,880,405 00	$179,367 10
Deduct amount re-insured,	587,132 00	9,706 65
Net amount in force,	$13,293,273 00	$169,660 45

Miscellaneous.

Premiums received from organization of company,	$875,946 76
Losses paid from organization of company,	462,105 02
Cash dividends declared from organization of company,	100,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	118,945 38
Company's stock owned by directors,	47,800 00

NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

John B. Seidenstricker, *President.* *Secretary*, H. C. Landis.

Attorney to accept service, J. Edward Hollis, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$70,000 00	$72,437 50
Missouri State bonds,	20,000 00	21,600 00
Maryland State bonds,	15,700 00	17,113 00
Virginia State consols,	19,100 00	10,791 50
South Carolina State consols,	11,500 00	6,900 00
West Maryland Railroad bonds (guar'd),	10,000 00	11,200 00
Central Ohio Railroad bonds,	25,000 00	25,000 00
Cincinnati and Balt. Railroad bonds,	20,000 00	19,000 00
Pittsburgh and C. Railroad bonds,	6,000 00	6,000 00
Wilmington, C., and A. Railroad bonds,	42,542 50	16,875 50
Baltimore Gas-Light Company certificates,	10,000 00	10,500 00
	$249,842 50	$217,417 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
30 shares First Nat'l Bank, Harrisonburg, Va.,	$3,000 00	$1,100 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$55,000 00
Stocks, bonds, etc., as per schedule,	217,417 50
Loans on collateral security, as per schedule,	1,100 00
Cash in the office of the company,	677 32
deposited in the Nat'l B'k of Commerce,	6,416 94
Interest due and accrued,	2,733 00

Premiums in course of collection (net),	$1,087 47	
Rents due and accrued,	429 16	
Agents' balances,	2,942 58	
Gross Assets,		$287,803 97
Special deposit in Virginia (net),		* 4,766 69
Balance,		$283,037 28

Liabilities.

Losses adjusted, unpaid,	$6,335 24	
claimed and reported,	3,450 00	
disputed or resisted,	2,750 00	
Unearned premiums on outstanding risks,	39,962 88	
Reclaimable on perpetual fire policies,	7,810 09	
Dividends to stockholders unpaid,	706 00	
Gross Liabilities, except Capital,		61,014 21
Surplus as regards Policy-holders in this State		$222,023 07
Paid-up Capital,		200,000 00
Surplus over Capital,		$22,023 07

Income.

Cash received for fire premiums,	$84,133 72	
Deduct re-insurance, rebate, and return prem's,	6,108 32	
Net cash received for fire premiums,		$78,025 40
Interest and dividends received from all sources,		9,475 44
Income from rents,		1,919 45
Received for increased capital,	$33,920 00	
Gross Cash Income,		$89,420 29

Expenditures.

Cash paid for fire losses,	$27,628 46
Cash dividends paid,	22,555 00
paid for commissions and brokerage,	12,080 43
paid for salaries of officers and employees,	11,565 58
paid for State and local taxes,	4,697 60
paid for office, agency, and incidental expenses,	3,619 80
Deposits returned on perp'l fire risks, $175 00	
Gross Cash Expenditures,	$82,146 87

* Deposit in Virginia for special protection of citizens of said State, $10,791 50
Liabilities in said State, 6,024 81
$4,766 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,812,492 00	$62,044 78
written during 1877,	10,999,155 00	84,133 72
Total,	$18,811,647 00	$146,178 50
Deduct risks expired and terminated,	9,426,182 00	67,803 13
In force at end of year,	$9,385,465 00	$78,375 37
Deduct amount re-insured,	57,600 00	490 66
Net amount in force,	$9,327,865 00	$77,884 71
Perpetual risks in force,	$327,700 00	$8,221 15

Miscellaneous.

Premiums received from organization of company,	$1,547,113 52
Losses paid from organization of company,	873,887 06
Cash dividends declared from organization of company,	293,504 55
Dividends declared during the year (11 per cent.),	22,000 00
Losses incurred during the year,	32,913 70

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

Paid-up Capital, $500,000.

Mark Howard, *President.* *Secretary*, James Nichols.

Office, No. 118 Asylum Street.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Connecticut state bonds,	$5,000 00	$5,500 00
Hartford town bonds,	10,000 00	10,000 00
Hartford city bonds,	25,000 00	29,000 00
Hartford city water bonds,	10,000 00	10,900 00
New Britain city bonds,	6,000 00	6,600 00
Rochester city bonds,	15,000 00	16,500 00
Detroit city bonds,	10,000 00	11,000 00
Lockport city bonds,	10,000 00	11,000 00
Hartford school bonds,	25,000 00	27,000 00
Hart., Prov., and Fishkill R.R. 1st mort. bonds,	40,000 00	43,200 00
Harlem R. and P. Chest. R.R. 1st mort. bonds,	25,000 00	28,750 00
400 shares New York, N. H., and H. Railroad,	40,000 00	63,200 00
100 " P., Ft. Wayne and Chicago R. R.,	10,000 00	9,100 00
200 " New York C. and H. R. Railroad,	20,000 00	21,600 00
100 " Chicago, R. I., and Pacific Railroad,	10,000 00	10,200 00

200 shares	Cleveland and Pittsburg Railroad, .	$10,000 00	$7,700 00
100 "	National Banking Assoc., N.Y., .	5,000 00	2,750 00
100 "	Metropolitan National Bank, N,Y.,	10,000 00	13,500 00
50 "	Central National Bank, New York,	5,000 00	5,150 00
140 "	Farmers and Mech. Nat'l B'k, H'd,	14,000 00	15,960 00
100 "	Charter Oak Nat'l Bank, Hartford,	10,000 00	12,700 00
300 "	Phœnix National Bank, Hartford, .	30,000 00	45,300 00
215 "	Ætna National Bank, Hartford, .	21,500 00	25,800 00
50 "	City National Bank, Hartford .	5,000 00	4,550 00
300 "	Hartford National Bank, Hartford,	30,000 00	45,600 00
50 "	Mercantile Nat'l Bank, Hartford, .	5,000 00	5,700 00
200 "	National Exch. Bank, Hartford, .	10,000 00	13,200 00
75 "	National Bank of Republic, Boston,	7,500 00	9,825 00
70 "	Boston National Bank, Boston, .	7,000 00	7,910 00
25 "	Merchants' Bank, St. Louis, . .	875 00	500 00
		$431,875 00	$519,695 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Hartford National Bank, . . .	$760 00	$600 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate, .	$10,775 01	
Loans on mortgage of real estate (first liens *),	412,500 00	
Interest accrued thereon, ...	19,096 28	
Stocks, bonds, etc., as per schedule, . .	519,695 00	
Loans on collateral security, as per schedule, .	600 00	
Cash in the office of the company, . . .	195 60	
deposited in various banks, . . .	47,700 94	
Interest due and accrued, ...	5,660 14	
Premiums in course of collection (net), . .	24,500 00	
Gross Assets, ...		$1,040,722 97

Liabilities.

Losses adjusted, unpaid, ...	$8,912 26	
claimed and reported, ...	12,982 78	
disputed or resisted, ...	3,000 00	
Unearned premiums on outstanding risks, .	167,521 16	
Gross Liabilities, except Capital, . .		192,416 20
Surplus as regards Policy-holders, ...		$848,306 77
Paid-up Capital, ...		500,000 00
Surplus over Capital, ...		$348,306 77

* Value of lands mortgaged, ... $729,534 00
Value of buildings thereon, ... 531,326 00

Total value of property mortgaged, ... $1,260,860 00
Amount of insurance held as collateral, ... 333,500 00

Income.

Cash received for fire premiums,	$278,273 76	
Deduct re-insurance, rebate, and return prem's,	20,407 90	
Net cash received for fire premiums,		$257,865 86
Interest received on bonds and mortgages,		30,200 08
Interest and dividends received from all other sources,		35,045 74
Gross Cash Income,		$323,111 68

Expenditures.

Cash paid for fire losses,	$154,595 48	
Deduct salvage and re-insurance,	18 12	
Net cash paid for fire losses,		$154,577 36
Cash dividends paid,		75,000 00
Cash paid for commissions and brokerage,		37,711 06
for salaries of officers and employees,		26,446 75
for State and local taxes,		8,126 82
for office, agency, and incidental expenses,		16,174 23
Gross Cash Expenditures,		$318,036 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$28,280,260 00	$365,140 84
written during 1877,	22,220,123 00	257,865 86
Total,	$50,500,383 00	$623,006 70
Deduct risks expired and terminated,	22,446,926 00	285,236 31
In force at end of year,	$28,053,457 00	$337,770 39
Deduct amount re-insured,	147,653 00	1,697 83
Net amount in force,	$27,905,804 00	$336,072 56

Miscellaneous.

Premiums received from organization of company,	$2,228,385 94
Losses paid from organization of company,	1,014,727 88
Cash dividends declared from organization of company,	395,000 00
Dividends declared during the year (15 per cent.),	75,000 00
Losses incurred during the year,	146,795 41
Company's stock owned by directors,	120,000 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated, 1838. Commenced business, April 9, 1838.]

PAID-UP CAPITAL, $200,000.

HENRY T. DROWNE, *President.* *Secretary*, HENRY H. HALL.

Office, No. 52 Wall Street.

Attorney to accept service, J. EDWARD HOLLIS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$105,000 00	$111,756 25
New York Produce Exchange stock,	–	600 00
		$112,356 25

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unincumbered real estate,	$4,000 00	
Loans on mortgage of real estate (first liens *),	221,450 00	
Interest due or accrued thereon,	3,829 58	
Stocks, bonds, etc., as per schedule,	112,356 25	
Cash in the office of the company,	3,073 38	
deposited in various banks,	35,898 94	
Premiums in course of collection (net),	11,568 07	
Gross Assets,		$392,176 22

LIABILITIES.

Net amount of unpaid losses,	$8,000 00	
Unearned premiums on outstanding risks,	80,656 99	
Gross Liabilities, except Capital,		88,656 99
Surplus as regards Policy-holders,		$303,519 23
Paid-up Capital,		200,000 00
Surplus over Capital,		$103,519 23

INCOME.

Cash received for fire premiums,	$171,475 01	
Deduct re-insurance, rebate, and return prem's,	18,164 34	
Net cash received for fire premiums,		$153,310 67
Interest received on bonds and mortgages,		16,510 27
Interest and dividends received from all other sources,		5,940 65
Income from rents,		200 00
Gross Cash Income,		$175,961 59

* Total value of property mortgaged, ... $463,500 00
Amount of insurance held as collateral, ... 225,800 00

Expenditures.

Cash paid for fire losses,	$94,260 87	
Deduct salvage and re-insurance,	953 61	
Net cash paid for fire losses,		$93,307 26
Cash dividends paid,		28,000 00
Cash paid for commissions and brokerage,		25,500 69
for salaries of officers and employees,		17,228 39
for State and local taxes,		3,921 35
for office, agency, and incidental expenses,		25,290 89
Gross Cash Expenditures,		$193,248 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$23,062,854 00	$168,385 53
written during 1877,	25,704,847 00	171,039 10
Total,	$48,767,701 00	$339,424 63
Deduct risks expired and terminated,	23,814,959 00	172,250 92
In force at end of year,	$24,952,742 00	$167,173 71
Deduct amount re-insured,	88,000 00	735 10
Net amount in force,	$24,864,742 00	$166,438 61

Miscellaneous.

Premiums received from organization of company,	$2,597,387 00
Losses paid from organization of company,	1,272,441 26
Cash dividends declared from organization of company,	870,056 00
Dividends declared during the year (14 per cent.),	28,000 00
Losses incurred during the year,	92,628 15
Company's stock owned by directors,	51,337 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

Paid-up Capital, $200,000.

Horace J. Poinier, *President.* *Secretary*, John Schnellbacher.

Office, No. 191 Market Street.

Attorney to accept service, James Swords, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$21,500 00	$22,381 25
Essex county road improvement bonds,	14,000 00	14,980 00
Newark city war bounty bonds,	3,000 00	3,240 00
Essex county bounty bonds,	3,000 00	3,300 00
Newark city improvement bonds,	10,000 00	11,200 00
	$51,500 00	$55,101 25

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$76,967 59	
Loans on mortgage of real estate (first liens *),	113,700 00	
Interest due or accrued thereon,	3,809 75	
Stocks, bonds, etc., as per schedule,	55,101 25	
Cash in the office of the company	3,253 39	
deposited in various banks,	37,194 32	
Interest due and accrued,	540 89	
Premiums in course of collection (gross),	8,557 52	
Rents due and accrued, $629.58; scrip dividends due, $442.00,	1,071 58	
Gross Assets,		$300,196 29

Liabilities.

Losses adjusted, unpaid,	$10,572 73	
claimed and reported,	2,352 00	
disputed or resisted,	625 00	
Unearned premiums on outstanding risks,	60,679 88	
Unpaid scrip ordered to be redeemed,	3,042 00	
Commissions and brokerage,	1,897 95	
Gross Liabilities, except Capital,		79,169 56
Surplus as regards Policy-holders,		$221,026 73
Paid-up Capital,		200,000 00
Surplus over Capital,		$21,026 73

Income.

Cash received for fire premiums,	$135,844 09	
Deduct re-insurance, rebate, and return prem's,	13,416 06	
Net cash received for fire premiums,		$122,428 03
Interest received on bonds and mortgages,		9,556 30
Interest and div'ds rec'd from all other sources,		5,604 06
Income from rents, $2,322.34; commissions, $2,691.98; miscellaneous, $41.65,		5,055 97
Gross Cash Income,		$142,644 36

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* Value of lands mortgaged,	$99,000 00
Value of buildings thereon,	200,700 00
Total value of property mortgaged,	$299,700 00
Amount of insurance held as collateral,	150,150 00

Expenditures.

Cash paid for fire losses,	$95,775 21	
Deduct salvage and re-insurance,	3,235 81	
Net cash paid for fire losses,		$92,539 40
Cash dividends paid,		17,000 00
paid for redemption of scrip,		165 00
paid for commissions and brokerage,		26,582 54
paid for salaries of officers and employees,		14,136 00
paid for State and local taxes and fees,		4,797 04
paid for office, agency, and incidental expenses,		7,209 63
Gross Cash Expenditures,		$162,429 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,131,015 00	$135,665 32
written during 1877,	12,050,631 24	135,689 37
Total,	$22,181,646 24	$271,354 69
Deduct risks expired and terminated,	11,825,909 25	149,371 71
In force at end of year,	$10,355,736 99	$121,982 98
Deduct amount re-insured,	204,195 87	2,309 56
Net amount in force,	$10,151,541 12	$119,673 42

Miscellaneous.

Premiums received from organization of company,	$939,105 00
Losses paid from organization of company,	357,513 02
Cash dividends declared from organization of company,	137,641 42
Dividends declared during the year (8½ per cent.),	17,000 00
Losses incurred during the year,	92,068 05
Company's stock owned by directors,	82,600 00

NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May 10, 1810. Commenced business May 10, 1810.]

PAID-UP CAPITAL, $254,604.*

CEPHAS M. WOODRUFF, *President.* *Secretary*, JOHN J. HENRY.

Office, Nos. 741 and 743 Broad Street.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$53,231 25
National State Bank stock,	13,700 00	15,481 00
Newark City National Bank stock,	13,250 00	18,550 00
Newark National Banking Co. stock,	7,700 00	10,780 00
Mechanics' National Bank stock,	4,550 00	8,417 50
Mechanics' Insurance Co. stock,	1,050 00	1,312 50
Morris and Essex Railroad Co. stock,	10,000 00	7,500 00
	$100,250 00	$115,272 25

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$57,000 00	
Loans on mortgage of real estate (first liens †),	434,395 00	
Interest due or accrued thereon,	10,561 93	
Stocks, bonds, etc., as per schedule,	115,272 25	
Cash in the office of the company,	7,134 85	
Cash deposited in various banks,	33,306 93	
Interest due and accrued,	1,971 00	
Premiums in course of collection (gross),	11,274 00	
Notes taken for marine and inland risks,	400 37	
Rents due and accrued,	446 50	
Gross Assets,		$671,762 83

LIABILITIES.

Unearned premiums on outstanding risks,	$50,604 27	
Dividends to scrip-holders, unpaid,	7,474 41	
Due and accrued for rent, salaries, etc.,	375 00	
Commissions and brokerage,	1,691 10	
Return premiums,	325 00	
Gross Liabilities, except Capital,		60,469 78

* Represented by scrip pledged to meet losses.

† Value of lands mortgaged, $570,200 00
Value of buildings thereon, 650,000 00

Total value of property mortgaged, $1,220,200 00
Amount of insurance held as collateral, 534,675 00

Surplus as regards Policy-holders,	$611,293 05
Paid-up Capital (represented by scrip),	254,604 00
Surplus over Capital,	$356,689 05

Income.

Cash received for fire premiums,	$104,815 90	
Deduct re-insurance, rebate, and return prem's,	24,171 35	
Net cash received for fire premiums,		$80,644 55
Interest received on bonds and mortgages,		32,459 20
Interest and dividends received from all other sources,		4,815 50
Income from all other sources,		1,178 75
Gross Cash Income,		$119,098 00

Expenditures.

Cash paid for fire losses,	$19,777 23
Interest paid scrip-holders,	24,023 10
Cash paid for redemption of scrip,	
paid for commissions and brokerage,	12,976 36
paid for salaries of officers and employees,	8,185 96
paid for State and local taxes,	2,020 43
paid for office, agency, and incidental expenses,	5,390 23
Gross Cash Expenditures,	$72,373 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,171,287 33	$92,597 71
written during 1877,	13,683,419 29	104,335 95
Total,	$27,854,706 62	$196,933 66
Deduct risks expired and terminated,	13,196,909 33	98,621 45
In force at end of year,	$14,657,797 29	$98,312 21
Deduct amount re-insured,	602,461 50	3,804 41
Net amount in force,	$14,055,335 79	$94,507 80

Miscellaneous.

Premiums received from organization of company,	$1,245,645 69
Losses paid from organization of company,	212,476 12
Cash dividends declared from organization of company,	506,208 79
Scrip dividends declared during the year,	20,909 00
Losses incurred during the year,	15,923 79

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, $250,000.

E. A. STRAW, *President.* *Secretary*, JOHN C. FRENCH.

Attorney to accept service, SEWELL A. FAUNCE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$105,475 00
Manchester city bonds, 6s,	44,500 00	47,170 00
St. Louis city bonds, 6s,	17,000 00	17,510 00
Chicago city bonds, 7s,	10,000 00	10,700 00
Michigan Air Line Railroad bonds, 8s,	10,000 00	6,000 00
Cleveland city bonds, 7s,	20,000 00	20,500 00
Maine Central Railroad bonds, 6s,	10,000 00	9,000 00
Cheshire Railroad bonds, 6s,	13,000 00	12,870 00
Chicago, Burling., and Quincy R.R. bonds, 7s,	14,000 00	15,330 00
Burlington and Mo. R. R.R. bonds, 7s,	10,000 00	10,950 00
Jackson, L. and S. Railroad bonds, 8s,	10,000 00	6,500 00
Burlington and Mo. R. R.R. (Neb.) bonds,	15,000 00	16,500 00
Zanesville city (O.) bonds, 8s,	10,000 00	10,500 00
Marion county (Ind.) bonds, 8s,	25,000 00	26,500 00
New Hampshire state bonds, 6s,	14,000 00	15,820 00
Toledo city bonds, 7s,	7,000 00	7,000 00
Hillsboro' county bonds,	5,000 00	5,100 00
Concord city bonds, 6s,	2,000 00	2,100 00
Marietta city (O.) bonds, 8s,	10,000 00	10,500 00
Suncook Valley Railroad stock,	4,000 00	4,000 00
City National Bank stock,	5,000 00	5,000 00
	$355,500 00	$365,025 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Manchester and Lowell R.R.,	$6,250 00	$5,000 00
10 " Amoskeag National Bank,	1,250 00	1,000 00
9 " City National Bank,	900 00	800 00
United States bonds,	500 00	400 00
Cambridge city bonds,	1,040 00	1,000 00
N. E. Loan Company's bonds,	5,150 00	5,000 00
Personal note, secured,	8,000 00	6,000 00
	$23,090 00	$19,200 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$58,696 29	
Stocks, bonds, etc., as per schedule,	365,025 00	
Loans on collateral security, as per schedule,	19,200 00	
Cash in the office of the company,	3,472 00	
deposited in Amoskeag National Bank,	23,561 96	
Interest due and accrued,	4,953 02	
Premiums in course of collection (net),	7,173 69	
Profits due from agency,	889 69	
Gross Assets,		$482,971 65

Liabilities.

Losses adjusted, unpaid,	$15,727 00	
claimed and reported,	4,100 00	
disputed or resisted,	800 00	
Unearned premiums on outstanding risks,	98,866 51	
Gross Liabilities, except Capital,		119,493 51
Surplus as regards Policy-holders,		$363,478 14
Paid-up Capital,		250,000 00
Surplus over Capital,		$113,478 14

Income.

Cash received for fire premiums,	$189,132 69	
Deduct re-insurance, rebate, and return prem's,	18,041 47	
Net cash received for fire premiums,		$171,091 22
Interest and dividends received from all sources,		32,533 98
Income from all other sources,		288 41
Gross Cash Income,		$203,913 61

Expenditures.

Cash paid for fire losses,	$95,630 18
dividends paid,	20,000 00
paid for commissions and brokerage,	27,570 64
for salaries of officers and employees,	7,333 46
for State and local taxes,	4,697 16
for office, agency, and incidental expenses,	10,019 41
Gross Cash Expenditures,	$165,250 85

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$17,642,944 00	$216,277 09
written during 1877,	16,889,647 00	171,091 22
Total,	$34,532,591 00	$387,368 31
Deduct risks expired and terminated,	16,294,833 00	179,783 00
In force at end of year,	$18,237,758 00	$207,585 31

Miscellaneous.

Premiums received from organization of company,	$910,663 17
Losses paid from organization of company,	414,221 52
Cash dividends declared from organization of company,	104,000 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	101,509 19
Company's stock owned by directors,	83,000 00

NEW YORK CITY INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 19, 1872. Commenced business March 1, 1872.]

Paid-up Capital, $200,000.

Richard L. Franklin, *President.* *Secretary*, John W. Simonson.

Office, No. 100 Broadway.

Attorney to accept service, Nath'l Foster, Jun., *Belmont.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$201,000 00	$217,470 00
New York Guaranty and I. Company stock,	5,935 00	5,935 00
	$206,935 00	$223,405 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,		$223,405 00
Cash in the office of the company,		1,624 89
deposited in Metropolitan Nat'l Bank,		9,860 71
Premiums in course of collection (gross),		11,028 75
Premiums more than 3 mos. due,	$935 95	
Gross Assets,		$245,919 35

Liabilities.

Losses adjusted, unpaid,	$5,709 66	
claimed and reported,	3,005 00	
Unearned premiums on outstanding risks,	42,455 07	
All other liabilities,	3,062 96	
Gross Liabilities, except Capital,		$54,232 69
Surplus as regards Policy-holders,		$191,686 66
Paid-up Capital,		200,000 00
Impairment of Capital		$8,313 34

Income.

Cash received for fire premiums,	$116,361 20	
Deduct re-ins., rebate, and return premiums,	16,752 73	
Net cash received for fire premiums,		$99,608 47
Interest and dividends received from all sources,		11,901 53
Gross Cash Income,		$111,510 00

Expenditures.

Cash paid for fire losses,	$50,128 67	
Deduct salvage and re-insurance,	3,854 97	
Net cash paid for fire losses,		$46,273 70
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		17,205 14
paid for salaries of officers and employees,		13,452 71
paid for State and local taxes,		250 89
paid for office, agency, and incidental expenses,		17,059 07
Gross Cash Expenditures,		$114,241 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,730,613 00	$77,927 52
written during 1877,	14,376,152 00	111,086 09
Total,	$26,106,765 00	$189,013 61
Deduct risks expired and terminated,	15,032,093 00	100,659 95
In force at end of year,	$11,074,672 00	$88,353 66
Deduct amount re-insured,	521,910 00	4,392 52
Net amount in force,	$10,552,762 00	$83,961 14

MISCELLANEOUS.

Premiums received from organization of company,	$694,552 00
Losses paid from organization of company,	354,303 00
Cash dividends declared from organization of company,	80,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	52,989 00
Company's stock owned by directors,	79,900 00

NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 28, 1876. Commenced business Aug. 1, 1876.]

PAID-UP CAPITAL, $200,000.

STEPHEN HYATT, *President.* *Secretary*, N. L. ROOSEVELT.

Office, No. 176 Broadway.

Attorney to accept service, SAMUEL APPLETON, *Boston.*

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$18,812 27	
Loans on mortgage of real estate (first liens *),	48,250 00	
Interest due or accrued thereon,	1,720 32	
United States bonds, market value,	125,825 00	
Cash in the office of the company,	411 32	
deposited in various banks,	3,123 60	
Premiums in course of collection (gross),	4,145 32	
Premiums more than 3 months due, $636 47		
Gross Assets,		$202,287 83

LIABILITIES.

Losses adjusted, unpaid,	$3,671 38	
claimed and reported,	2,500 00	
disputed or resisted,	500 00	
Unearned premiums on outstanding risks,	20,371 79	
Due and accrued for rent, salaries, etc.,	500 00	
Commissions and brokerage,	746 16	
Return premiums,	12 00	
Gross Liabilities, except Capital,		28,301 33
Surplus as regards Policy-holders,		$173,986 50
Paid-up Capital,		200,000 00
Impairment of Capital,		$26,013 50

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* Value of lands mortgaged,	$45,200 00
Value of buildings thereon,	42,300 00
Total value of property mortgaged,	$87,500 00
Amount of insurance held as collateral,	41,575 00

Income.

Cash received for fire premiums,	$44,783 61	
Deduct re-insurance, rebate, and return prem's,	4,452 12	
Net cash received for fire premiums,		$40,331 49
Interest received on bonds and mortgages,		4,250 68
and dividends received from all other sources,		7,802 43
Gross Cash Income,		$52,384 60

Expenditures.

Cash paid for fire losses,	$22,971 81	
Deduct salvage and re-insurance,	3,259 50	
Net cash paid for fire losses,		$19,712 31
Cash paid for commissions and brokerage,		8,420 94
paid for salaries of officers and employees,		11,768 31
paid for State and local taxes,		2,257 00
paid for office, agency, and incidental expenses,		11,373 89
Gross Cash Expenditures,		$53,532 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$2,687,910 05	$19,212 22
written during 1877,	6,275,314 31	47,642 19
Total,	$8,963,224 36	$66,854 41
Deduct risks expired and terminated,	4,035,119 65	25,214 54
In force at end of year,	$4,928,104 71	$41,639 87
Deduct amount re-insured,	312,564 00	1,862 72
Net amount in force,	$4,615,540 71	$39,777 15

Miscellaneous.

Premiums received from organization of company,	$60,278 98
Losses paid from organization of company,	20,122 27
Losses incurred during the year,	24,158 23
Company's stock owned by directors,	63,700 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, $500,000.

HENRY A. HOWE, *President.* *Secretary*, PETER NOTMAN.

Office, No. 201 Broadway.

Attorney to accept service, NATHANIEL FOSTER, JUN., *Belmont.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$620,000 00	$688,225 00
New York city bonds,	200,000 00	210,120 00
Brooklyn city bonds, 7s,	5,000 00	5,750 00
Jersey city bonds, 7s,	20,000 00	22,200 00
Alabama State bonds, A,	10,000 00	4,200 00
	$855,000 00	$930,495 00

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Central R. R. of N J., convt. bonds,		
Lehigh and Wilkesbarre, end. bonds,	$148,800 00	$100,000 00
American Dock Company, end. bonds,		
500 shares Dolphin Manufacturing Co.,		
Chesapeake and Ohio R. R. guar. bonds,	70,000 00	50,000 00
Lehigh and Wilkesbarre end. bonds,		
202 shares Del., Lack. and W. R. R.		
116 " New Jersey Zinc Company,	25,050 00	18,500 00
15 " Warren Railroad,		
Buffalo, B. and Pitts. R. R. bonds,		
Central Railroad of New Jersey bonds,	3,680 00	1,700 00
130 shares Central R. R. of N. J.		
20 " First Nat'l Bank, Stamford,	4,400 00	2,800 00
6 " N. Y., N. H. and H. R. R.,		
United States bond, $500,		
7 shares Nat'l Bank of Commerce, N. Y.,	1,732 00	1,300 00
Augusta city bond, $1,000,		
12 shares Metropolitan Gas Light Co.,	1,500 00	1,000 00
40 " Lorillard Insurance Company,	920 00	600 00
	$256,082 00	$175,900 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$22,500 00
Loans on mortgage of real estate (first liens *),	114,950 00

* Value of lands mortgaged, $145,500 00
Value of buildings thereon, 110,000 00

Total value of property mortgaged, $255,500 00
Amount of insurance held as collateral, 96,250 00

Interest due or accrued thereon,	$4,023 00	
Stocks, bonds, etc., as per schedule,	930,495 00	
Loans on collateral security, as per schedule,	175,900 00	
Cash in the office of the company,	2,291 00	
deposited in National Park Bank,	23,719 00	
Interest due and accrued,	10,069 00	
Premiums in course of collection (gross),	84,632 00	
Gross Assets,		$1,368,579 00

LIABILITIES.

Losses adjusted and reported,	$55,804 00	
disputed or resisted,	11,045 00	
Unearned premiums on outstanding risks,	340,435 00	
Dividends to stockholders, unpaid,	105 00	
All other liabilities,	10,860 00	
Gross Liabilities, except Capital,		418,249 00
Surplus as regards Policy-holders,		$950,330 00
Paid-up Capital,		500,000 00
Surplus over Capital,		$450,330 00

INCOME.

Cash received for fire premiums,	$629,309 00	
Deduct re-ins., rebate, and return prem's,	78,682 00	
Net cash received for fire premiums,		$550,627 00
Interest received on bonds and mortgages,		8,176 00
Interest and dividends received from all other sources,		56,902 00
Gross Cash Income,		$615,705 00

EXPENDITURES.

Cash paid for fire losses,	$342,506 00	
Deduct salvage and re-insurance,	15,046 00	
Net cash paid for fire losses,		$327,460 00
Cash dividends paid,		60,047 00
Cash paid for commissions and brokerage,		89,633 00
paid for salaries of officers and employees,		61,238 00
paid for State and local taxes,		17,130 00
paid for office, agency, and incidental expenses,		74,152 00
Gross Cash Expenditures,		$629,660 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$62,294,698 00	$646,614 00
written during 1877,	64,192,581 00	635,744 00
Total,	$126,487,279 00	$1,282,358 00
Deduct risks expired and terminated,	59,611,794 00	567,824 00
In force at end of year,	$66,875,485 00	$714,534 00
Deduct amount re-insured,	3,927,947 00	38,733 00
Net amount in force,	$62,947,538 00	$675,801 00

Miscellaneous.

Premiums received from organization of company,	$10,242,452 00
Losses paid from organization of company,	5,804,105 00
Cash dividends declared from organization of company,	1,404,000 00
Dividends declared during the year (12 per cent.),	60,000 00
Losses incurred during the year,	313,454 00
Company's stock owned by directors,	221,700 00

NORTHERN INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

Paid-up Capital, $250,000.

G. Lord, *President.* *Secretary*, A. H. Wray.

[*Attorney to accept service*, James Goodman, *Boston*.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10–40 registered bonds,	$50,000 00	$53,312 50
Rome, Watertown and O. Railroad bonds,	14,000 00	14,000 00
Theresa and Clayton Railroad bonds,	10,000 00	10,000 00
Keokuk and Des Moines Railroad bonds,	4,000 00	4,000 00
Utica, Clinton and Binghamton R.R. bonds,	1,000 00	1,000 00
Carthage, Watertown and S. H. R.R. bonds,	1,000 00	1,000 00
Manistee city bonds, 10s,	400 00	400 00
	$80,400 00	$83,712 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Davis Sewing Machine Company bonds,	$12,000 00	$10,000 00
Merchants' Bank stock,	6,400 00	6,000 00
Watertown Steam Engine Company,	4,500 00	

Jefferson County Bank stock,	$5,500 00	
Mortgage on city property,	324 05	$6,045 55
Rome, Watertown and O. Railroad bonds,	1,000 00	
Clayton town bond,	1,730 00	600 00
Hounsfield town bond,	1,000 00	900 00
	$32,454 05	$23,545 55

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$33,400 00	
Loans on mortgage of real estate (first liens *),	169,478 12	
Interest due and accrued thereon,	10,220 30	
Stocks, bonds, etc., as per schedule,	83,712 50	
Loans on collateral security, as per schedule,	23,545 55	
Cash in the office of the company,	2,452 26	
deposited in various banks,	30,209 80	
Interest due and accrued,	441 39	
Premiums in course of collection (gross),	21,844 13	
Rents due and accrued,	177 11	
Office property, $2,000 00		
Cash in bankrupt bank, 774 86		
Gross Assets,		$375,481 16

Liabilities.

Losses adjusted, unpaid,	$2,422 42	
claimed and reported,	4,850 00	
disputed or resisted,	1,750 00	
Unearned premiums on outstanding risks,	74,705 67	
State and local taxes,	2,039 07	
Commissions and brokerage,	4,368 82	
Gross Liabilities, except Capital,		90,135 98
Surplus as regards Policy-holders,		$285,345 18
Paid-up Capital,		250,000 00
Surplus over Capital,		$35,345 18

* Value of land mortgaged, $264,650 00
Value of buildings thereon, 92,750 00

Total value of property mortgaged, $357,400 00
Amount of insurance held as collateral, 81,900 00

Income.

Cash received for fire premiums,	$165,137 61	
Deduct re-insurance, rebate, and return prem's,	19,980 61	
Net cash received for fire premiums,		$145,157 00
Interest received on bonds and mortgages,		9,538 90
Interest and dividends received from all other sources,		5,936 80
Income from rents, $760.85; premium on gold, $421.70; commissions, $281.41,		1,463 96
Gross Cash Income,		$162,096 66

Expenditures.

Cash paid for fire losses,	$81,450 09	
Deduct salvage and re-insurance,	1,197 34	
Net cash paid for fire losses,		$80,252 75
Cash dividends paid,		10,000 00
paid for commissions and brokerage,		28,373 57
paid for salaries of officers and employees,		13,137 99
paid for State and local taxes,		4,722 56
paid for office, agency and incidental expenses,		13,654 98
Gross Cash Expenditures,		$150,141 85

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,204,984 82	$112,229 23
written during 1877,	12,891,328 07	178,893 96
Total,	$20,096,312 89	$291,123 19
Deduct risks expired and terminated,	9,927,933 80	140,810 99
In force at end of year,	$10,168,379 09	$150,312 20
Deduct amount re-insured,	222,623 00	4,044 65
Net amount in force,	$9,945,756 09	$146,267 55

Miscellaneous.

Premiums received from organization of company,	$863,041 33
Losses paid from organization of company,	596,656 48
Cash dividends declared from organization of company,	10,000 00
Dividends declared during the year,	10,000 00
Losses incurred during the year,	78,641 85
Company's stock owned by directors,	90,400 00

NORTH-WESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

PAID-UP CAPITAL, $600,000.

ALEXANDER MITCHELL, *President.* *Secretary*, JOHN P. MCGREGOR.

Attorney to accept service, HAMMOND VINTON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$322,000 00	$353,925 00
Mil. and St. Paul R.R. bonds. 1st mort., 8s,	15,000 00	17,700 00
" " " " " " 7s,	40,000 00	40,000 00
Milwaukee city water bonds,	150,000 00	165,000 00
Milwaukee Iron Company's bonds,	20,000 00	10,000 00
	$547,000 00	$586,625 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$151,000 00	
Interest accrued thereon,	1,953 33	
Stocks, bonds, etc., as per schedule,	586,625 00	
Cash in the office of the company,	1,502 16	
deposited in Wis. F. and M. Ins. Co.'s B'k,	84,681 24	
Interest due and accrued,	500 00	
Premiums in course of collection (gross),	23,618 01	
Notes taken for marine and inland risks,	631 50	
Salvages, $2,153 67		
Board of Trade cert's, 455 00		
Due from other companies, 275 44		
	2,884 11	
Gross Assets,		$853,395 35

LIABILITIES.

Losses adjusted, unpaid,	$1,023 79	
claimed and reported,	14,021 46	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	150,317 59	
Commissions and brokerage,	4,720 85	
Gross Liabilities, except Capital,		172,083 69
Surplus, as regards Policy-holders,		$681,311 66
Paid-up Capital,		600,000 00
Surplus over Capital,		$81,311 66

* Value of lands mortgaged, $291,000 00
Value of buildings thereon, 145,500 00
Total value of property mortgaged, $436,500 00
Amount of insurance held as collateral, 118,600 00

Income.

Cash received for fire premiums,	$278,752 17	
Deduct re-ins., rebate, and return prem's,	34,503 95	
Net cash received for fire premiums,		$244,248 22
Cash received for marine and inland prem's,	$42,526 74	
Deduct re-insurance, rebate, and return prem's,	722 35	
Net cash received for marine and inl'd prem's,		41,804 39
Interest received on bonds and mortgages,		11,440 00
Interest and dividends received from all other sources,		35,312 43
Gross Cash Income,		$332,805 04

Expenditures.

Cash paid for fire losses,	$149,772 14	
Deduct salvage and re-insurance,	2,221 23	
Net cash paid for fire losses,		$147,550 91
Cash paid for marine and inland losses,	$33,386 09	
Deduct salvage and re-insurance,	208 03	
Net cash paid for marine and inland losses,		33,178 06
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		43,067 90
paid for salaries of officers and employees,		27,332 80
paid for State and local taxes,		12,282 64
paid for office, agency, and incidental expenses,		26,196 49
Gross Cash Expenditures,		$319,608 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$25,160,229 00	$334,464 55
written during 1877,	26,304,251 00	278,752 17
Total,	$51,464,480 00	$613,216 72
Deduct risks expired and terminated,	25,833,035 00	317,112 83
In force at end of year,	$25,631,445 00	$296,103 89
Deduct amount re-insured,	287,850 00	2,035 59
Net amount in force,	$25,343,595 00	$294,068 30
Marine risks outstanding Dec. 31, 1876,	$153,000 00	$2,300 00
written during 1877,	5,170,500 00	42,526 74
Total,	$5,323,500 00	$44,826 74
Deduct risks expired and termined,	5,153,500 00	41,426 74
In force at end of year,	$170,000 00	$3,400 00

MISCELLANEOUS.

Premiums received from organization of company,	$3,029,632 23
Losses paid from organization of company,	1,747,242 35
Cash dividends declared from organization of company,	180,000 00
Dividends declared during the year (5 per cent.),	30,000 00
Losses incurred during the year,	171,184 31
Company's stock owned by directors,	327,600 00

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, $500,000.

SELDEN C. PRESTON, *President.* *Secretary*, GEO. W. LESTER.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
504 shares	American Nat'l Bank, Hartford,	$25,200 00	$32,760 00
120 "	Ætna Nat'l Bank, Hartford,	12,000 00	15,000 00
130 "	Charter Oak Nat'l Bank, Hartford,	13,000 00	16,900 00
100 "	Farm. and Mech. Nat'l B'k, H'f'd,	10,000 00	11,600 00
119 "	Mercantile Nat'l Bank, Hartford,	11,900 00	13,804 00
62 "	Phœnix Nat'l Bank, Hartford,	6,200 00	9,548 00
182 "	Exchange Nat'l Bank, Hartford,	9,100 00	12,012 00
124 "	City National Bank, Hartford,	12,400 00	11,408 00
324 "	Hartford Nat'l Bank, Hartford,	32,400 00	50,544 00
100 "	Conn. Trust and Safe Dep. Co., H'f'd,	10,000 00	8,500 00
75 "	Metropolitan Nat'l Bank, N. Y.,	7,500 00	9,750 00
247 "	N. Y., N. H., and H. Railroad,	24,700 00	38,038 00
400 "	Cleveland and Pittsburgh Railroad,	20,000 00	15,600 00
Indiana Central Railroad bonds, 10s,		10,000 00	11,000 00
Indianap. and Cin. R.R. Co. bonds, 1858, 7s,		11,000 00	9,900 00
Hartford, Prov., and Fishkill R.R. bonds, 7s,		50,000 00	54,000 00
Atlantic Dock Co. bonds, 7s,		9,000 00	9,450 00
Ninth School Dist., Windsor, Ct., bonds, 8s,		3,000 00	3,300 00
Fifth School Dist., E. Windsor, Ct., bonds, 7s,		10,000 00	11,000 00
Town of Pawtucket, R. I., bonds, 7s,		25,000 00	28,750 00
Town of Norwich, Conn., bonds, 7s,		60,000 00	69,000 00
City of Evansville, Ind., bonds, 7s,		10,000 00	10,000 00
City of Lockport, N.Y., bonds, 7s,		10,000 00	11,000 00
City of Washington, Ind. (School), bonds, 8s,		15,000 00	16,500 00
City of Indianapolis, Ind., bonds, 6s,		20,000 00	20,000 00
County of Peoria, Ill., bonds, 8s,		5,000 00	5,500 00
United States bonds (coupon), 1881, 6s,		10,000 00	10,987 50
		$442,400 00	$515,851 50

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon.
5	shares	Ætna Nat'l Bank, Hartford,	$625 00	$300 00
206	"	Weed S. M. Co., Hartford,	2,060 00	3,000 00
41	"	Warren Railroad Co.,	2,050 00	
25	"	National Fire Ins. Co., Hartford,	3,750 00	600 00
25	"	Adams Express Co.,	2,450 00	2,000 00
6	"	Ætna Life Ins. Co., Hartford,	2,400 00	1,200 00
2	"	Ætna Fire Ins. Co., Hartford,	426 00	1,880 00
15	"	American Nat'l Bank, Hartford,	975 00	
5	"	Charter Oak Nat'l Bank, Hartford,	650 00	
3	"	First Nat'l Bank, Hartford,	285 00	
388	"	Willimantic Linen Co.,	27,548 00	20,000 00
			$43,219 00	$28,980 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$26,767 31	
Loans on mortgage of real estate (first liens *),	144,800 00	
Interest due or accrued thereon,	4,262 37	
Stocks, bonds, etc., as per schedule,	515,851 50	
Loans on collateral security, as per schedule,	28,980 00	
Cash in the office of the company,	1,082 76	
deposited in American Nat'l Bank,	18,037 88	
Interest due and accrued,	9,911 87	
Premiums in course of collection (net),	28,585 32	
Gross Assets,		$778,279 01

Liabilities.

Net amount of unpaid losses,	$9,288 98	
Unearned premiums on outstanding risks,	144,937 36	
Gross Liabilities, except Capital,		154,226 34
Surplus as regards Policy-holders,		$624,052 67
Paid-up Capital,		500,000 00
Surplus over Capital,		$124,052 67

Income.

Cash received for fire premiums,	$267,836 01	
Deduct re-insurance, rebate, and return prem's,	25,685 49	
Net cash received for fire premiums,		$242,150 52
Interest received on bonds and mortgages,		9,324 88
Interest and dividends received from all other sources,		38,465 68
Gross Cash Income,		$289,941 08

* Total value of property mortgaged, $516,490 00
Amount of insurance held as collateral, 173,800 00

Expenditures.

Cash paid for fire losses,	$147,058 39
dividends paid,	38,500 00
paid for commissions and brokerage,	36,961 97
paid for salaries of officers and employees,	22,064 36
paid for State and local taxes,	6,419 57
paid for office, agency, and incidental expenses,	22,192 41
Gross Cash Expenditures,	$273,196 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$22,723,628 00	$305,894 91
written during 1877,	22,327,996 00	267,836 01
Total,	$45,051,624 00	$573,730 92
Deduct risks expired and terminated,	22,160,412 00	284,848 28
Net amount in force,	$22,891,212 00	$288,882 64

Miscellaneous.

Premiums received from organization of company,	$2,081,233 60
Losses paid from organization of company,	1,092,863 59
Cash dividends declared from organization of company,	240,000 00
Dividends declared during the year,	38,500 00
Losses incurred during the year,	133,611 64
Company's stock owned by directors,	56,000 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

Eugene Dutilh, *President.* *Secretary*, Charles Irving.

Office, No. 43 Wall Street.

Attorney to accept service, George E. Foster, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds,		$450,000 00	$478,343 75
West India and Panama Telegraph Co. stock,		5,000 00	4,698 58
Merchants' Exchange stock,		1,000 00	1,000 00
Orient Mut. Insurance Co. scrip,	$99,890 00		
		$456,000 00	$484,042 33

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,		$249,455 58
Pilot boat secured by policy,		450 00
Stocks, bonds, etc., as per schedule,		484,042 33
Cash deposited in various banks,		254,729 43
Premiums in course of collection (gross),		114,628 23
Notes taken for marine and inland risks,		99,561 03
Salvage on losses paid,		44,100 00
Unsettled accounts,		19,876 46
Company's own scrip,	$99,890 00	
Subscription notes in advance of premiums,	195,218 48	
Gross Assets,		$1,266,843 06

Liabilities.

Losses adjusted, unpaid,	$73,900 00	
claimed and reported,	75,000 00	
disputed or resisted,	5,000 00	
Total amount of losses,	$153,900 00	
Less re-insurance,	42,115 00	
Net amount of unpaid losses,	$111,785 00	
Unearned premiums on outstanding risks,	130,707 06	
Unpaid scrip ordered to be redeemed,	1,320 00	
Interest due or accrued on scrip,	9,324 95	
Commission and brokerage,	3,020 20	
Gross Liabilities, except Scrip,		256,157 21
Surplus as regards Policy-holders,		$1,010,685 85
Scrip outstanding, not ordered to be redeemed,		* 931,910 00
Surplus over Scrip,		$78,775 85

Income.

Cash received for marine and inland prem's,	$803,882 78	
Deduct re-insurance, rebate, and return prem's,	185,561 94	
Net cash received for marine and inl'd prem's,		$618,320 84
Interest and dividends rec'd from all sources,		28,936 48
Income from rents,		5,226 87
Gross Cash Income,		$652,484 19

*Not including $99,890 held by Company.

Expenditures.

Cash paid for marine and inland losses,	$631,765 58	
Deduct salvage and re-insurance,	59,272 16	
Net cash paid for marine and inland losses,		$572,493 42
Interest paid scrip-holders,		700 80
Cash paid for redemption of scrip,		
paid for commissions and brokerage,		28,753 47
paid for salaries of officers and employees,		50,614 74
paid for State and local taxes,		6,933 31
paid for office, agency, and incidental expenses,		12,362 61
Gross Cash Expenditures,		$671,858 35

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$16,790,349 00	$195,916 72
written during 1877,	75,900,193 00	755,078 89
Total,	$92,690,542 00	$950,995 61
Deduct risks expired and terminated,	75,379,729 00	820,288 55
In force at end of year,	$17,310,813 00	$130,707 06

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

Paid-up Capital, $200,000.

Thomas F. Jeremiah, *President.* *Secretary*, William A. Butler.

Office, No. 470 Broadway.

Attorney to accept service, Cyrus Brewer, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$344,500 00	$383,792 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
40 shares Mechanics' Bank,	$3,400 00	
62 " Marine Bank,	4,960 00	
5 " Amity Fire Insurance Company,	325 00	
50 " Brooklyn Trust Company,	1,200 00	$10,000 00
Atlantic Mutual Insurance Company scrip,	200 00	
Union Mutual Insurance Company scrip,	264 00	
New York Mutual Insurance Co. scrip,	130 00	
Chicago and N. W. 1st mortgage R. R. bonds,	1,080 00	
100 shares Pacific Bank,	6,500 00	3,500 00
40 " Stuyvesant Insurance Company,	1,500 00	3,500 00
100 " American Express Company,	5,000 00	

20	shares	Importers and Traders' Bank,	$3,800 00	
20	"	Chatham Bank,	500 00	$2,975 00
30	"	Importers and Traders' Ins. Co.,	1,500 00	
18	"	" " "	900 00	600 00
25	"	Star Fire Insurance Company,	3,000 00	2,250 00
5	"	" " "	600 00	450 00
2	"	Eighth Avenue Railroad,	400 00	300 00
10	"	Merchants' Fire Insurance Co.,	800 00	500 00
10	"	People's Insurance Company,	750 00	400 00
20	"	American Fire Insurance Co.,	1,400 00	1,000 00
			$38,209 00	$25,475 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$75,000 00	
Loans on mortgage of real estate (first liens*),	202,550 00	
Interest due or accrued thereon,	2,639 90	
Stocks, bonds, etc., as per schedule,	383,792 50	
Loans on collateral security, as per schedule,	25,475 00	
Cash in the office of the company,	5,775 17	
Cash deposited in Pacific Bank,	2,277 73	
Interest due and accrued,	2,615 40	
Premiums in course of collection (net),	6,149 39	
Gross Assets,		$706,275 09

Liabilities.

Losses claimed and reported,	$3,700 00	
Unearned premiums on outstanding risks,	77,692 17	
Gross Liabilities, except Capital,		81,392 17
Surplus as regards Policy-holders,		$624,882 92
Paid-up Capital,		200,000 00
Surplus over Capital,		$424,882 92

Income.

Cash received for fire premiums,	$152,728 99	
Deduct re-ins., rebate, and return premiums,	12,024 27	
Net cash received for fire premiums,		$140,704 72
Interest received on bonds and mortgages,		13,857 96
Interest and dividends received from all other sources,		22,409 30
Income from rents,		2,599 99
Gross Cash Income,		$179,571 97

* Value of lands mortgaged, ... $223,500 00
Value of buildings thereon, ... 180,000 00

Total value of property mortgaged, ... $403,500 00
Amount of insurance held as collateral, ... 158,000 00

Expenditures.

Cash paid for fire losses,	$61,983 95
Cash dividends paid,	40,000 00
paid for commissions and brokerage,	18,865 14
paid for salaries of officers and employees,	25,650 00
paid for State and local taxes,	4,514 00
paid for office, agency, and incidental expenses,	10,502 94
Gross Cash Expenditures,	$161,516 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$25,466,118 00	$163,291 24
written during 1877,	28,316,117 00	158,456 17
Total,	$53,782,235 00	$321,747 41
Deduct risks expired and terminated,	26,929,904 00	157,279 21
In force at end of year,	$26,852,331 00	$164,468 20
Deduct amount re-insured,	208,450 00	1,178 28
Net amount in force,	$26,643,881 00	$163,289 92

Miscellaneous.

Premiums received from organization of company,	$3,027,836 00
Losses paid from organization of company,	1,328,080 00
Cash dividends declared from organization of company,	898,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	57,721 00
Company's stock owned by directors,	46,600 00

PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated 1854. Commenced business Jan. 10, 1855.]

Horace J. Moody, *President.* *Secretary*, Willoughby Powell.

Office, No. 119 Broadway.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds,		$318,000 00	$333,660 00
Dela. and Hudson Canal Co. registered bonds,		10,000 00	9,900 00
268 shares	Dela. and Hudson Canal Company,	26,800 00	13,400 00
25 "	Harlem Bank,	2,500 00	625 00
100 "	American Exchange Nat'l Bank,	10,000 00	10,600 00
85 "	Bank of North America,	8,500 00	6,120 00

50 shares National Bank of Commerce,	$5,000 00	$6,100 00
25 " International Ocean Telegraph Co ,	2,500 00	1,375 00
50 " N.Y. Merch. Exch. and N. Assoc.,	1,000 00	900 00
Insurance Scrip,	720 00	650 00
	$385,020 00	$383,330 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
New York Central Railroad bonds,	$5,150 00	$4,000 00
30 shares Union Bank,	1,950 00	
32 " Bank of New York,	3,680 00	
United States Life Insurance Company scrip,	3,750 00	
200 shares United States Life Insurance Co.,	15,000 00	
40 " United States Trust Company,	14,000 00	
35 " Merchants' Bank,	2,047 00	47,500 00
100 " Broadway Bank,	5,025 00	
30 " Guardian Fire Insurance Company,	1,950 00	
38 " Importers and Traders' Ins. Co.,	4,256 00	
88 " Manhattan Company,	5,940 00	
25 " People's Bank,	843 75	
30 " Sterling Fire Insurance Company,	2,790 00	
50 " Guardian Fire Insurance Company,	3,250 00	
20 " Ridgewood Fire Insurance Co.,	2,060 00	
115 " Home Fire Insurance Company,	12,075 00	
20 " Nassau Fire Insurance Company,	1,900 00	
20 " Resolute Fire Insurance Company,	1,000 00	67,000 00
20 " Continental Fire Insurance Co.,	2,600 00	
10 " Lamar Fire Insurance Company,	1,050 00	
10 " Union Ferry Company,	1,460 00	
475 " Fourth National Bank,	46,550 00	
100 " Central National Bank,	10,000 00	
New York City Improvement bonds,	9,450 00	3,000 00
Erie Railroad 2d mortgage bond,	4,120 00	3,000 00
	$161,896 75	$124,500 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$383,330 00	
Loans on collateral security, as per schedule,	124,500 00	
Cash in the office of the company,	1,683 39	
deposited in various banks,	148,671 78	
Interest due and accrued,	404 75	
Premiums in course of collection (net),	23,944 81	
Notes taken for marine and inland risks,	53,950 47	
Re-insurance and salvage,	37,200 00	
Subscription notes (less $25,686.14 unused bal.),	1,892 84	
All other claims,	7,475 97	
Gross Assets,		$783,054 01

Liabilities.

Net amount of unpaid losses,	$122,300 00	
Unearned premiums on outstanding risks,	81,375 69	
Unpaid scrip ordered to be redeemed,	12,710 00	
Interest due or accrued on scrip,	14,401 32	
Accrued for rent,	2,000 00	
Return premiums,	5,088 95	
Gross Liabilities, except Scrip,		$237,875 96
Surplus as regards Policy-holders,		$545,178 05
Scrip outstanding, not ordered to be redeemed,*		584,017 00
Impairment of Scrip Reserve,		$38,838 95

Income.

Cash received for marine and inland prem's,	$671,878 94	
Deduct re-insurance, rebate, and return prem's,	245,107 81	
Net cash received for marine and inl'd prem's,		$426,771 13
Interest and dividends rec'd from all sources,		31,955 02
Gross Cash Income,		$458,726 15

Expenditures.

Cash paid for marine and inland losses,	$379,224 80	
Deduct salvage and re-insurance,	90,861 13	
Net cash paid for marine and inland losses,		$288,363 67
Interest paid scrip-holders,		40,468 98
Cash paid for redemption of scrip,		
paid for commissions and brokerage,		31,612 78
for salaries of officers and employees,		42,617 49
for State and local taxes,		8,542 97
for office, agency, and incidental expenses,		45,304 84
Gross Cash Expenditures,		$456,910 73

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1876,	$5,307,151 00	$67,042 87
written during 1877,	88,144,766 00	674,483 81
Total,	$93,451,917 00	$741,526 68
Deduct risks expired and terminated,	87,854,139 00	660,150 99
In force at end of year,	$5,597,778 00	$81,375 69
Deduct amount re-insured,	398,663 00	5,422 72
Net amount in force,	$5,199,115 00	$75,952 97

*Not including $117,794 held by the Company.

MISCELLANEOUS.

Premiums received from organization of company,	$15,837,276 51
Losses paid from organization of company,	9,325,524 45

PARK FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $200,000.

WILLIAM JAFFRAY, *President.* *Secretary*, WILLIAM VALENTINE.

Office, No. 170 Broadway.

Attorney to accept service, H. H. WESTGATE, *Melrose.*

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, market value,	$319,525 00	
Cash deposited in National Broadway Bank,	4,849 38	
Interest due and accrued,	6,787 50	
Premiums in course of collection (gross),	4,445 88	
Premiums more than 3 months due, $671 16		
Gross Assets,		$335,607 76

LIABILITIES.

Losses adjusted, unpaid,	$3,850 00	
claimed and reported,	300 00	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	26,179 43	
Due and accrued for rent, salaries, etc.,	750 00	
Commissions and brokerage,	767 56	
Gross Liabilities, except Capital,		32,846 99
Surplus as regards Policy-holders,		$302,760 77
Paid-up Capital,		200,000 00
Surplus over Capital,		$102,760 77

INCOME.

Cash received for fire premiums,	$59,546 84	
Deduct re-insurance, rebate, and return prem's,	5,474 71	
Net cash received for fire premiums,		$54,072 13
Interest and dividends received from all sources,		18,750 88
Gross Cash Income,		$72,823 01

Expenditures.

Cash paid for fire losses,	$24,995 96
Cash dividends paid,	40,000 00
Cash paid for commissions and brokerage,	6,721 94
paid for salaries of officers and employees,	11,402 10
paid for State and local taxes,	41 43
paid for office, agency, and incidental expenses,	7,875 54
Gross Cash Expenditures,	$91,036 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31,1876,	$9,941,594 65	$60,820 72
written during 1877,	12,654,096 76	57,383 73
Total,	$22,595,691 41	$118,204 45
Deduct risks expired and terminated,	13,522,675 14	64,986 06
In force at end of year,	$9,073,016 27	$53,218 39
Deduct amount re-insured,	358,250 00	1,015 93
Net amount in force,	$8,714,766 27	$52,202 46

Miscellaneous.

Premiums received from organization of company,	$2,196,288 12
Losses paid from organization of company,	1,088,924 04
Cash dividends declared from organization of company,	606,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	26,507 72
Company's stock owned by directors,	49,900 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1825. Commenced business April, 1825.]

Paid-up Capital, $400,000.

John Devereux, *President.* *Secretary*, Wm. G. Crowell.

Office, No. 510 Walnut Street.

Attorney to accept service, Geo. E. Foster, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Philadelphia, Wil., and Baltimore R.R. stock,	$12,500 00	$15,250 00
Phila., Wil., and Baltimore R.R. loan, 6s,	10,000 00	10,500 00
Pennsylvania Railroad loan, 1st mortgage,	11,000 00	11,550 00
Philadelphia and Reading Railroad loan, 7s,	20,000 00	20,000 00

Pennsylvania Railroad Consolidated loan,	$28,000 00	$25,760 00
Pennsylvania Railroad Navy Yard loan,	10,000 00	10,000 00
Delaware Railroad loan, 6s,	15,000 00	15,300 00
Philadelphia and Erie Railroad loan, 6s,	25,000 00	25,750 00
North Pennsylvania Railroad loan, 6s,	40,000 00	42,000 00
Harrisburg, Mt. Joy, etc., Railroad loan, 6s,	20,000 00	20,600 00
Lehigh Valley Railroad loan, 6s,	55,000 00	57,090 00
Elmira and Williamsport Railroad loan, 7s,	25,000 00	25,625 00
West Jersey Railroad loan, 7s,	10,000 00	9,300 00
Pennsylvania and N.Y. C. & R. R. loan,	24,000 00	26,640 00
United Companies of New Jersey loan, 6s,	60,000 00	60,900 00
Southern Central Railroad loan,	20,000 00	20,000 00
American Steamship Company loan,	15,000 00	11,100 00
Lehigh Coal and Navigation Company loan,	49,000 00	47,070 00
Schuylkill Navigation Company loan,	20,000 00	14,851 00
Chesapeake and Delaware Canal Co. loan,	10.000 00	7,300 00
Delaware Division Canal Company loan,	20,000 00	16,000 00
Phila. and Reading Coal and Iron Co. loan,	20,000 00	12,000 00
United States loan, 5s,	145,000 00	152,250 00
" " " 6s,	30,000 00	31,950 00
Philadelphia city warrants,	87,403 00	87,628 59
Philadelphia city loan, 5s,	5,500 00	5,775 00
" " " 6s,	50,000 00	56,250 00
Harrisburg city loan, 6s,	18,000 00	18,000 00
St. Louis city loan, 6s,	25,000 00	25,000 00
Delaware state loan, 6s,	20,000 00	21,000 00
Camden county loan, 6s,	15,000 00	15,300 00
Cincinnati city loan, 6s,	12,000 00	12,000 00
" " " 7s,	10,000 00	10,000 00
" " " $7\frac{3}{10}$s,	38,000 00	38,000 00
Pittsburg city loan, 7s,	60,000 00	62,500 00
Newark city loan, 7s,	20,000 00	22,600 00
130 shares Philadelphia National Bank,	13,000 00	22,780 00
20 " Manayunk Gas Company,	1,000 00	1,000 00
	$1,069,803 00	$1,086,619 59

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
6 shares Ins. Co. State of Pennsylvania,	$1,680 00	$1,000 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$96,700 00
Loans on mortgage of real estate (first liens *),	417,007 00
Interest due or accrued thereon,	15,364 39
Stocks, bonds, etc., as per schedule,	1,086,619 59

* Total value of property mortgaged, $1,055,500 00
Amount of insurance held as collateral, 262,667 00

Loans on collateral security, as per schedule,	$1,000 00	
Cash in the office of the company,	6,235 78	
deposited in Philadelphia National Bank,	28,443 66	
Premiums in course of collection (gross),	73,110 94	
Gross Assets,		$1,724,481 36
Special deposit in Virginia (net),		* 7,693 40
Balance,		$1,716,787 96

Liabilities.

Net amount of unpaid losses,	$38,000 00	
Unearned premiums on outstanding risks,	322,021 29	
Reclaimable on perpetual fire policies,	397,304 15	
State and local taxes,	2,000 00	
Commissions and brokerage,	20,000 00	
Gross Liabilities, except Capital,		779,325 44
Surplus as regards Policy-holders in this State,		$937,462 52
Paid-up Capital,		400,000 00
Surplus over Capital,		$537,462 52

Income.

Cash received for fire premiums,	$598,445 58	
Deduct re-insurance, rebate, and return prem's,	57,589 64	
Net cash received for fire premiums,		$540,855 94
Interest received on bonds and mortgages,		25,287 12
Interest and dividends received from all other sources,		58,841 48
Income from rents,	$250 00	
Perpetual insurance,	218 34	
		468 34
Deposits received for perpetual fire risks,	$14,533 54	
Gross Cash Income,		$625,452 88

Expenditures.

Cash paid for fire losses,	$292,132 90	
Deduct salvage and re-insurance,	11,703 74	
Net cash paid for fire losses,		$280,429 16
Cash dividends paid,		40,000 00
paid for commissions and brokerage,		72,975 15
paid for salaries of officers and employees,		78,617 92
paid for State and local taxes,		14,749 74
paid for office, agency, and incidental expenses,		19,595 19
Deposits returned on perpetual fire risks,	$9,548 59	
Gross Cash Expenditures,		$506,367 16

* Deposit in Virginia, for special protection of citizens of said State, $20,000 00
Liabilities in said State, 12,306 60
$7,693 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$45,819,983 00	$658,464 25
written during 1877,	51,399,085 00	598,445 58
Total,	$97,219,068 00	$1,256,909 83
Deduct risks expired and terminated,	48,874,185 00	614,322 12
In force at end of year,	$48,344,883 00	$642,587 71
Deduct amount re-insured,	1,291,019 00	9,613 25
Net amount in force,	$47,053,864 00	$632,974 46
Perpetual risks in force,	$15,988,431 00	$420,350 19

Miscellaneous.

Premiums received from organization of company,	$6,741,898 00
Losses paid from organization of company,	4,959,064 00
Cash dividends declared from organization of company,	1,899,000 00
Dividends declared during the year (10 per cent.),	40,000 00
Losses incurred during the year,	282,125 00
Company's stock owned by directors,	39,400 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1866. Commenced business Oct. 11, 1867.]

Paid-up Capital, $300,000.

John M. Randall, *President.* *Secretary*, J. W. Lindsley.

Attorney to accept service, Geo. W. Reed, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$100,000 00	$106,625 00
Essex County bonds,	9,000 00	9,900 00
	$109,000 00	$116,525 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
National State Bank stock,	$3,390 00	$1,700 00
American Trust Company stock,	4,500 00	2,600 00
Newark and Irvington H. R.R. bonds,	10,000 00	5,000 00
Merchants' National Bank stock,	2,125 00	1,800 00
American Trust Company stock,	750 00	1,200 00
Newark City Gas-Light Company stock,	275 00	
Merchants' National Bank stock,	1,900 00	

Citizens' Gas-Light Company stock,	$6,875 00	$4,250 00
Morris Canal bonds,	2,500 00	2,000 00
Essex County National Bank stock,	2,500 00	1,474 69
Newark City Ice Company stock,	15,700 00	
American Trust Company stock,	3,750 00	20,000 00
Essex County National Bank stock,	6,250 00	
	$60,515 00	$40,024 69

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$151,545 65	
Loans on mortgage of real estate (first liens*),	139,208 00	
Interest due or accrued thereon,	5,671 22	
Stocks, bonds, etc., as per schedule,	116,525 00	
Loans on collateral security, as per schedule,	40,024 69	
Cash in the office of the company,	10,378 61	
deposited in First National Bank,	34,364 94	
Interest due and accrued,	760 60	
Premiums in course of collection (gross),	17,337 24	
Rents due and accrued, $1,600.00; Re-insurance due, $977.34,	2,577 34	
Office furniture,	$2,708 55	
Gross Assets,		$518,393 29

Liabilities.

Losses adjusted, unpaid,	$24,378 24	
claimed and reported,	3,950 00	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	133,938 38	
Commissions and brokerage,	1,050 00	
Gross Liabilities, except Capital and Scrip,		165,816 62
Surplus as regards Policy-holders,		$352,576 67
Paid-up Capital,	$300,000 00	
Scrip outstanding, not ordered to be redeemed,	1,189 30	
		301,189 30
Surplus over Capital and Scrip,		$51,387 37

Income.

Cash received for fire premiums,	$347,559 00	
Deduct re-insurance, rebate, and return prem's,	38,429 14	
Net cash received for fire premiums,		$309,129 86

* Value of land mortgaged,	$150,000 00
Value of buildings thereon,	149,300 00
Total value of property mortgaged,	$299,300 00
Amount of insurance held as collateral,	141,800 00

Interest received on bonds and mortgages,		$4,669 11
Interest and dividends received from all other sources,		12,240 09
Income from rents, etc.,		6,956 42
Received for increased capital,	$85,000 00	
Gross Cash Income,		$332,995 48

Expenditures.

Cash paid for fire losses,	$179,573 72	
Deduct salvage and re-insurance,	7,394 41	
Net cash paid for fire losses,		$172,179 31
Cash dividends paid,		20,000 00
Cash paid for redemption of scrip,		789 70
paid for commissions and brokerage,		65,416 66
paid for salaries of officers and employees,		18,194 46
paid for State and local taxes,		9,129 57
paid for office, agency, and incidental expenses,		4,508 05
Gross Cash Expenditures,		$290,217 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$18,156,137 00	$224,994 10
written during 1877,	37,166,736 00	336,491 93
Total,	$55,322,873 00	$561,486 03
Deduct risks expired and terminated,	31,750,431 00	288,284 58
In force at end of year,	$23,572,442 00	$273,201 45
Deduct amount re-insured,	788,138 00	7,523 61
Net amount in force,	$22,784,304 00	$265,677 84

Miscellaneous.

Premiums received from organization of company,	$1,866,542 39
Losses paid from organization of company,	840,422 71
Cash dividends declared from organization of company,	161,220 00
Dividends declared during the year (5 per cent.),	15,000 00
Losses incurred during the year,	168,475 94
Company's stock owned by directors,	139,900 00

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb, 25, 1861. Commenced business Feb. 10, 1865.]

PAID-UP CAPITAL, $300,000.

CHARLES SCOTT, *President.* *Secretary*, C. V. C. MURPHY.

Office, No. 30 Greene Street.

Attorney to accept service, LORENZO BURGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$103,000 00	$110,083 00
New Jersey State bonds,	15,000 00	16,650 00
Jersey city bonds,	25,000 00	27,500 00
Elizabeth city bonds,	10,000 00	10,000 00
Mechanics' National Bank stock,	7,500 00	9,375 00
United Railroad and Canal Company stock,	40,000 00	48,000 00
Central R.R., N.J. stock,	10,000 00	1,300 00
Pennsylvania Railroad stock,	50,000 00	33,125 00
	$260,500 00	$256,033 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Assaupink Imp. Company stock,	$10,000 00	$3,775 00
Pennsylvania Railroad stock,	4,418 00	9,000 00
First National Bank stock,	6,760 00	
	$21,178 00	$12,775 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$278,950 00	
Interest due or accrued thereon,	6,861 06	
Stocks, bonds, etc., as per schedule,	256,033 00	
Loans on collateral security, as per schedule,	12,775 00	
Cash deposited in Mechanics' National Bank,	23,905 94	
Interest due and accrued,	1,223 56	
Premiums in course of collection (gross),	29,619 98	
Gross Assets,		$609,368 54

* Value of lands mortgaged, $335,100 00
Value of buildings thereon, 331,600 00

Total value of property mortgaged, $666,700 00
Amount of insurance held as collateral, 202,100 00

Liabilities.

Losses adjusted, unpaid,	$17,350 05	
claimed and reported,	6,033 33	
disputed or resisted,	2,713 05	
Unearned premiums on outstanding risks,	120,689 41	
Due and accrued for rent, salaries, etc.,	675 26	
Commissions, brokerage, and return prem's,	8,226 17	
Gross Liabilities, except Capital,		$155,687 27
Surplus as regards Policy-holders,		$453,681 27
Paid-up Capital,		300,000 00
Surplus over Capital,		$153,681 27

Income.

Cash received for fire premiums,	$201,597 39	
Deduct re-insurance, rebate, and return prem's,	17,956 42	
Net cash received for fire premiums,		$183,640 97
Interest received on bonds and mortgages,		17,299 90
Interest and dividends received from all other sources,		16,945 18
Income from commissions,		785 65
Gross Cash Income,		$218,671 70

Expenditures.

Cash paid for fire losses,	$113,737 11	
Deduct salvage and re-insurance,	9 13	
Net cash paid for fire losses,		$113,727 98
Cash dividends paid,		24,000 00
paid for commissions and brokerage,		42,259 58
paid for salaries of officers and employees,		8,383 33
paid for State and local taxes,		4,966 61
paid for office, agency, and incidental expenses,		9,044 61
Gross Cash Expenditures,		$202,382 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$17,979,935 00	$249,952 72
written during 1877,	17,796,189 00	203,510 83
Total,	$35,776,124 00	$453,463 55
Deduct risks expired and terminated,	17,118,140 00	210,256 23
In force at end of year,	$18,657,984 00	$243,207 32

MISCELLANEOUS.

Premiums received from organization of company,	$1,067,679 93
Losses paid from organization of company,	412,157 29
Cash dividends declared from organization of company,	107,000 00
Dividends declared during the year (8 per cent.),	24,000 00
Losses incurred during the year,	127,284 68
Company's stock owned by directors,	169,250 00

PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, $1,000,000.

STEPHEN CROWELL, *President.* *Secretary*, WM. R. CROWELL.

Office, Nos. 12 and 14 Court Street.

Attorney to accept service, SEWALL A. FAUNCE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$993,700 00	$1,052,981 00
Tennessee State bonds,	45,000 00	16,200 00
North Carolina State bonds,	10,000 00	1,500 00
South Carolina State bonds,	20,000 00	8,000 00
Alabama State bonds,	10,000 00	3,900 00
Mississippi State warrants,	20,000 00	20,000 00
Virginia State certificates,	14,772 33	738 61
Kings County bonds, 6s,	11,000 00	12,100 00
Brooklyn City bonds,	20,000 00	22,050 00
Nassau Gas-Light Co. certificates, Brooklyn,	17,000 00	17,000 00
800 shares Nassau Gas-Light Co., Brooklyn,	20,000 00	17,000 00
300 " New York Mutual Gas-Light Co.,	30,000 00	27,600 00
People's Gas-Light Co. bonds, Brooklyn,	57,000 00	57,000 00
590 shares People's Gas-Light Co., Brooklyn,	5,900 00	2,360 00
340 " Brooklyn Gas-Light Company,	8,500 00	14,450 00
100 " New York Gas-Light Company,	10,000 00	12,500 00
65 " Union Ferry Company, Brooklyn,	6,500 00	9,750 00
1250 " Brooklyn City Railroad,	12,500 00	25,000 00
80 " Commercial Bank, Brooklyn,	8,000 00	5,600 00
20 " Merchants' National Bank, N.Y.,	1,000 00	1,200 00
500 " Metropolitan National Bank, N.Y.,	50,000 00	67,500 00
300 " American Exch. Nat'l B'k, N.Y.,	30,000 00	31,500 00
200 " Fourth National Bank, New York,	20,000 00	20,000 00
75 " Nat'l Bank of the Republic, N.Y.,	7,500 00	6,750 00
200 " Central National Bank, New York,	20,000 00	20,200 00
100 " Shoe and Leather Nat'l B'k, N.Y.,	10,000 00	12,000 00
100 " St. Nicholas National Bank,	10,000 00	8,000 00

87 shares	National Bank of Commerce, N.Y.	$8,700 00	$10,614 00
250 "	Mechanics' Bank of Brooklyn, .	12,500 00	23,125 00
40 "	Mechanics' National Bank, N.Y., .	1,000 00	1,350 00
80 "	City Bank of Brooklyn, . .	4,000 00	10,000 00
Houston and Texas Railroad bonds, . .		3,000 00	3,000 00
		$1,497,572 33	$1,540,968 61

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
20 shares	Montauk Fire Ins. Co., Brooklyn, .	$1,500 00	
10 "	Mechanics' Fire Ins. Co., Brooklyn,	850 00	$6,175 00
40 "	Mechanics' Bank, Brooklyn, . .	3,700 00	
8 "	Shoe and Leather National Bank, .	960 00	
10 "	New York Economical Printing Co.	1,500 00	1,000 00
60 "	Manhattan Fire Ins. Co., N.Y., .	8,400 00	5,500 00
130 "	Union Trust Company, New York,	15,600 00	
32 "	Shoe and Leather Nat'l B'k, N.Y.,	3,840 00	22,000 00
50 "	Lamar Fire Insurance Co., N.Y., .	5,400 00	
50 "	Fireman's Trust Co., Brooklyn, .	625 00	
15 "	Market National Bank, New York,	1,650 00	2,000 00
People's Gas-Light Company bonds, Brooklyn,		20,000 00	14,800 00
5 shares	National Park Bank, New York, .	510 00	100 00
40 "	Long Island Bank, Brooklyn, . .	2,600 00	
20 "	Montauk Fire Ins. Co., Brooklyn, .	1,500 00	2,500 00
30 "	Standard Fire Ins. Co., New York,	1,755 00	1,200 00
7 "	Union Ferry Company, Brooklyn, .	1,050 00	700 00
Kings County bonds, ...		5,500 00	4,000 00
8 shares	Home Fire Insurance Co., N.Y., .	920 00	
50 "	Hamilton Fire Insurance Co., N.Y.,	1,275 00	2,000 00
50 "	Chicago, Bur., and Quincy R.R., .	5,000 00	4,000 00
10 "	Brooklyn Life Insurance Company,	1,200 00	952 22
Knickerbocker Ice Company bonds, . .		2,000 00	1,000 00
5 shares	American Exchange Fire Ins. Co., .	500 00	400 00
7 "	American Exchange Nat'l Bank, .	735 00	635 00
280 "	Mech. and Traders' Nat'l B'k, N.Y.,	10,500 00	6,000 00
30 "	Citizens' Bank, New York, . .	750 00	
25 "	Hanover National Bank, New York,	2,500 00	3,000 00
5 "	Norwich and Worcester R.R. Co., .	500 00	
100 "	New York Mutual Gas-Light Co., .	9,200 00	
80 "	Merchants' Insurance Co., N.Y., .	6,800 00	10,000 00
		$118,820 00	$87,962 22

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,		$280,000 00	
Loans on mortgage of real estate (first liens *),		250,125 00	
Interest due or accrued thereon,		6,927 53	
Stocks, bonds, etc., as per schedule,		1,540,968 61	
Loans on collateral security, as per schedule,		87,962 22	
Cash in the office of the company,		558 31	
deposited in various banks,		† 427,461 04	
Interest due and accrued,		7,548 58	
Premiums in course of collection (gross),		82,706 15	
Notes taken for marine and inland risks,		23,287 74	
Rents due and accrued,	$1,737 37		
Re-insurance due,	1,438 86		
Salvage on losses paid,	15,030 04		
Wrecking-tug,	16,250 00		
Wrecking-pumps,	17,000 00		
		51,456 27	
Gross Assets,			$2,759,001 45
Special deposits in other States (net),			‡ 127,778 50
Balance,			$2,631,222 95

Liabilities.

Losses adjusted, unpaid,	$5,534 64	
claimed and reported,	154,774 97	
disputed or resisted,	9,168 50	
Unearned premiums on outstanding risks,	789,908 61	
Due and accrued for rent,	2,000 00	
Commissions and brokerage,	8,003 07	
Gross Liabilities, except Capital,		969,389 79
Surplus as regards Policy-holders in this State,		$1,661,833 16
Paid-up Capital,		1,000,000 00
Surplus over Capital,		$661,833 16

* Value of lands mortgaged, $161,150 00
Value of buildings thereon, 316,100 00
Total value of property mortgaged, $477,250 00
Amount of insurance held as collateral, 269,150 00

† Includes $131,683.25 in course of transmission from agents.

‡ Deposits in other States for special protection of citizens of said States, $170,000 00
Liabilities in said States, 42,221 50
$127,778 50

Income.

Cash received for fire premiums,	$1,313,706 12	
Deduct re-insurance, rebate, and return prem's,	193,311 33	
Net cash received for fire premiums,		$1,120,394 79
Cash received for marine and inland prem's,	$754,305 30	
Deduct re-insurance, rebate, and return prem's,	221,482 27	
Net cash received for marine and inl'd prem's,		532,823 03
Unpaid premium notes rec'd during the year,	$23,287 74	
Interest received on bonds and mortgages,		17,304 03
Interest and dividends received from all other sources,		97,563 14
Income from rents,	$2,806 24	
from earnings of wrecking apparatus,	832 44	
		3,638 68
Gross Cash Income,		$1,771,723 67

Expenditures.

Cash paid for fire losses,		$658,072 41
Cash paid for marine and inland losses,	$536,641 20	
Deduct salvage and re-insurance,	213,194 80	
Net cash paid for marine and inland losses,		323,446 40
Cash dividends paid,		200,000 00
Cash paid for commissions and brokerage,		245,410 52
paid for salaries of officers and employees,		148,843 21
paid for State and local taxes,		25,702 50
paid for office, agency, and incidental expenses,		117,110 94
Loss by redemption of United States bonds, etc.,		11,633 73
Gross Cash Expenditures,		$1,730,219 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$135,409,688 00	$1,356,060 22
written during 1877,	133,585,456 00	1,246,832 57
Total,	$268,995,144 00	$2,602,892 79
Deduct risks expired and terminated,	128,383,500 00	1,167,644 22
In force at end of year,	$140,611,644 00	$1,435,248 57
Deduct amount re-insured,	1,309,573 00	14,301 10
Net amount in force,	$139,302,071 00	$1,420,947 47
Marine risks outstanding Dec. 31, 1876,	$5,441,292 00	$34,622 01
written during 1877,	94,976,457 00	777,723 53
Total,	$100,417,749 00	$812,345 54
Deduct risks expired and terminated,	90,892,161 00	748,259 54
In force at end of year,	$9,525,588 00	$64,086 00

MISCELLANEOUS.

Premiums received from organization of company,	$24,315,098 63
Losses paid from organization of company,	12,621,027 41
Cash dividends declared from organization of company,	1,864,000 00
Dividends declared during the year (10 per cent.),	200,000 00
Losses incurred during the year,	1,016,141 22
Company's stock owned by directors,	181,100 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, $1,000,000.

H. KELLOGG, *President.* *Secretary*, D. W. C. SKILTON.

Office, No. 64 Pearl Street.

Attorney to accept service, J. EDWARD HOLLIS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1000 shares	Hartford Nat'l Bank, Hartford,	$100,000 00	$153,000 00
439 "	Far. and Mech. Nat'l B'k, Hf'd,	43,900 00	50,485 00
700 "	Mercantile Nat'l B'k, Hartford,	70,000 00	82,600 00
110 "	Charter Oak Nat'l B k, Hartford,	11,000 00	14,190 00
200 "	City Nat'l Bank, Hartford,	20,000 00	18,200 00
300 "	Ætna Nat'l Bank, Hartford,	30,000 00	37,200 00
647 "	Phœnix Nat'l Bank, Hartford,	64,700 00	98,991 00
192 "	State Bank, Hartford,	19,200 00	22,080 00
100 "	Connecticut River B'k, Hartford,	5,000 00	3,750 00
1000 "	American Nat'l Bank, Hartford,	50,000 00	65,000 00
260 "	National Exch. Bank, Hartford,	13,000 00	17,160 00
250 "	Hartford Trust Co., Hartford,	25,000 00	23,250 00
75 "	Metropolitan Nat'l Bank, N.Y.,	7,500 00	10,125 00
180 "	Merchants' Exch. Nat'l B'k, N.Y.,	9,000 00	7,650 00
50 "	Central Trust Co., N.Y.,	5,000 00	5,375 00
100 "	Manufac. and Merch. B'k, N.Y.,	2,000 00	1,800 00
190 "	New Britain Nat'l Bank,	19,000 00	23,750 00
400 "	Waterbury National Bank,	20,000 00	32,400 00
50 "	Imperial Bank, Toronto, Ont.,	5,000 00	5,000 00
75 "	Nat'l Gold B'k and Trust Co., San Francisco,	7,500 00	7,500 00
350 "	Holyoke Water-Power Company,	35,000 00	51,450 00
500 "	New York, N. H., & H. R.R. Co.,	50,000 00	79,500 00
250 "	Rensselaer and Saratoga R.R. Co.,	25,000 00	24,500 00
200 "	Chicago, R. I., and P. R.R. Co.,	20,000 00	20,050 00
200 "	Chi., Bur., and Quincy R.R. Cor,	20,000 00	20,400 00
United States " Sixes of 1881,"		100,000 00	110,000 00

Alabama State 8s,	$50,000 00	$20,500 00
Indiana State 6s,	100,000 00	102,000 00
South Carolina, "Old Registered Stock," 6s,	25,003 70	10,001 48
Tennessee State 6s,	26,000 00	9,880 00
Madison County, Iowa, 8s,	25,000 00	25,750 00
Hartford City 6s,	10,000 00	11,000 00
Detroit City 7s,	50,000 00	55,000 00
Cincinnati City 7 3/10s,	50,000 00	54,500 00
Cambridge City, Ind., 10s,	3,000 00	3,000 00
San Francisco 6s and 7s,	48,500 00	50,925 00
Jacksonville, Ills., 8s,	50,000 00	52,500 00
New Britain Water 7s,	10,000 00	11,000 00
Atlantic Dock Co. 7s,	50,000 00	52,500 00
Contra Costa Water Co's 8s,	25,000 00	25,750 00
Indianapolis and Cincinnati R.R. 7s,	51,000 00	45,900 00
Conn. Western R.R. 7s,	20,000 00	5,000 00
Connecticut Valley R.R. 7s,	100,000 00	60,000 00
Harlem River and P. C. R.R. 7s,	50,000 00	59,000 00
Southern Minnesota R.R. 7s,	50,000 00	5,000 00
	$1,570,303 70	$1,644,612 48

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
United States registered bonds, 6s,	$105,500 00	$100,000 00
Hartford, Prov., and Fishkill R.R. bonds,	7,490 00	4,325 00
Indianapolis and Cincinnati R.R. bonds,	3,600 00	3,200 00
10 shares Hartford Trust Co.,	930 00	155 00
150 " Mercantile Nat'l Bank, Hartford,	17,700 00	15,000 00
4 " Phœnix National Bank, Hartford,	612 00	1,500 00
7 " Ætna Life Ins. Co., Hartford,	1,750 00	
9 " Hartford Carpet Co.,	2,016 00	513 00
650 " Middlesex Quarry Co.	58,500 00	48,830 00
Additional security by mortgage, $60,000 00		
	$198,098 00	$173,523 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$135,000 00
Loans on mortgage of real estate (first liens *),	53,000 00
Interest accrued thereon,	1,395 00
Stocks, bonds, etc., as per schedule,	1,644,612 48
Loans on collateral security, as per schedule,	173,523 00

* Value of lands mortgaged,	$45,000 00
Value of buildings thereon,	37,000 00
Total value of property mortgaged,	$82,000 00
Amount of insurance held as collateral,	27,300 00

Cash in the office of the company,	$11,163 57	
deposited in various banks,	308,968 88	
Interest due and accrued,	2,197 59	
Premiums in course of collection (net),	155,450 81	
Rents due and accrued,	883 33	
Gross Assets,		$2,486,194 66
Special deposit in Oregon (net),		*35,067 44
Balance,		$2,451,127 22

Liabilities.

Losses adjusted, unpaid, and reported,	$94,256 46	
disputed or resisted,	20,500 00	
Unearned premiums on outstanding risks,	797,833 62	
Gross Liabilities, except Capital,		912,590 08
Surplus as regards Policy-holders in this State,		$1,538,537 14
Paid-up Capital,		1,000,000 00
Surplus over Capital,		$538,537 14

Income.

Cash received for fire premiums,	$1,407,393 79	
Deduct re-insurance, rebate, and return prem's,	81,838 00	
Net cash received for fire premiums,		$1,325,555 79
Interest received on bonds and mortgages,		2,754 17
Interest and dividends received from all other sources,		109,582 20
Income from rents,		3,938 96
Gross Cash Income,		$1,441,831 12

Expenditures.

Cash paid for fire losses,	$645,340 06
Cash dividends paid,	200,000 00
paid for commissions and brokerage,	212,016 97
paid for salaries of officers and employees,	65,195 48
paid for State and local taxes,	39,408 60
paid for office, agency, and incidental expenses,	115,755 81
Gross Cash Expenditures,	$1,277,716 92

* Deposit in Oregon for special protection of citizens of said State, $50,000 00
Liability in said State, 14,932 56
$35,067 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$107,262,557 00	$1,487,264 81
written during 1877,	105,435,650 00	1,325,555 79
Total,	$212,698,207 00	$2,812,820 60
Deduct risks expired and terminated,	93,199,968 00	1,311,176 74
In force at end of year,	$119,498,239 00	$1,501,643 86

Miscellaneous.

Premiums received from organization of company,	$20,463,940 76
Losses paid from organization of company,	12,441,173 24
Cash dividends declared from organization of company,	1,920,000 00
Dividends declared during the year (20 per cent.),	200,000 00
Losses incurred during the year,	656,410 46
Company's stock owned by directors,	117,800 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

Paid-up Capital, $400,000.

J. H. DeWolf, *President.* *Secretary*, W. S. Greene.

Office, No. 20 Market Square.

Attorney to accept service, Cyrus Brewer, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
1600 shares Blackstone Canal Nat'l B'k, Prov.,	$40,000 00	$36,800 00
300 " Nat'l Bank of No. America, Prov.,	15,000 00	19,500 00
400 " American National Bank, Prov , .	20,000 00	18,000 00
300 " Commercial Nat'l Bank, Prov., .	15,000 00	13,200 00
500 " Merchants' Nat'l Bank, Prov., .	25,000 00	27,000 00
200 " Mechanics' Nat'l Bank, Prov., .	10,000 00	13,400 00
200 " Weybosset Nat'l Bank, Prov., .	10,000 00	11,700 00
300 " Nat'l Bank of Commerce, Prov., .	15,000 00	14,100 00
50 " Nat'l Bank of Commerce, N. Y., .	5,000 00	6,200 00
Del. and Hudson Canal Co. 1st mort. bonds, .	40,000 00	40,000 00
Rensselaer and Saratoga R. R. mort. bonds, .	12,000 00	13,800 00
Chicago city bonds (S. B. Buckner), . .	45,000 00	45,000 00
N. Y., Prov., and Boston R. R. bonds, . .	10,000 00	11,500 00
N. Y. Mutual Gas-Light Co. bonds, . .	30,000 00	32,400 00
United States currency bonds, . . .	60,000 00	71,700 00

What Cheer Corporation (real estate), Prov.,	$30,000 00	$30,000 00
R. I. Hospital Trust Co., participation acct.,	50,000 00	50,000 00
Providence city notes,	30,000 00	30,000 00
50 shares Providence Tool Company,	5,000 00	6,250 00
	$467,000 00	$490,550 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$490,550 00	
Cash in the office of the company,	5 87	
deposited in various banks,	57,541 87	
Interest due and accrued,	3,109 00	
Premiums in course of collection (net),	21,143 38	
Notes taken for marine and inland risks,	34,615 25	
Premiums more than 3 months due, $669 90		
Gross Assets,		$606,965 37

Liabilities.

Losses adjusted, unpaid,	$1,266 02	
claimed and reported,	76,177 20	
disputed or resisted,	1,050 00	
Total amount of losses,	$78,493 22	
Less re-insurance,	32,540 60	
Net amount of unpaid losses,	$45,952 62	
Unearned premiums on outstanding risks,	141,011 98	
Dividends to stockholders unpaid,	2,052 80	
Gross Liabilities, except Capital,		189,017 40
Surplus as regards Policy-holders,		$417,947 97
Paid-up Capital,		400,000 00
Surplus over Capital,		$17,947 97

Income.

Cash received for fire premiums,	$173,320 20	
Deduct re-insurance, rebate, and return prem's,	27,595 15	
Net cash received for fire premiums,		$145,725 05
Cash received for marine and inland prem's,	$196,340 61	
Deduct re-insurance, rebate, and return pre's,	19,284 65	
Net cash rec'd for marine and inland prem's,		177,055 96
Unp'd prem. notes received during year,	$36,240 65	
Interest and dividends received from all sources,		29,119 03
Gross Cash Income,		$351,900 04

Expenditures.

Cash paid for fire losses,	$107,067 75	
Deduct salvage and re-insurance,	1,467 42	
Net cash paid for fire losses,		$105,600 33
Cash paid for marine and inland losses,	$146,873 24	
Deduct salvage and re-insurance,	10,496 91	
Net cash paid for marine and inland losses,		136,376 33
Cash dividends paid,		27,387 65
Cash paid for commissions and brokerage,		41,996 22
paid for salaries of officers and employees,		11,843 00
paid for State and local taxes,		5,809 08
paid for premiums on gold,	$1,540 68	15,838 15
paid for balance expense account,	14,297 47	
Gross Cash Expenditures,		$344,850 76

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,581,051 00	$193,750 54
written during 1877,	20,562,913 00	175,242 61
Total,	$35,143,964 00	$368,993 15
Deduct risks expired and terminated,	18,122,602 00	174,510 24
In force at end of year,	$17,021,362 00	$194,482 91
Deduct amount re-insured,	1,114,081 00	13,043 63
Net amount in force,	$15,907,281 00	$181,439 28
Marine risks outstanding Dec. 31, 1876,	$937,013 00	$39,199 91
written during 1877,	34,007,387 00	204,187 92
Total,	$34,944,400 00	$243,387 83
Deduct risks expired and terminated,	33,609,250 00	188,904 22
In force at end of year,	$1,335,150 00	$54,483 61
Deduct amount re-insured,	149,662 00	1,787 92
Net amount in force,	$1,185,488 00	$52,695 69

Miscellaneous.

Dividends declared during the year (7 per cent.),	$28,000 00
Losses incurred during the year,	260,354 74
Company's stock owned by directors,	55,600 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business December, 1855.]

PAID-UP CAPITAL, $200,000.

JAMES H. PINKNEY, *President.* *Secretary*, W. E. CRARY.

Office, No. 149 Broadway.

Attorney to accept service, GEORGE W. BABB, JR., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$111,000 00	$117,605 00
Montgomery city bonds, 5s,	9,500 00	6,000 00
Rahway, N.J., city bonds, 7s,	10,000 00	10,000 00
Port Chester Railroad bonds,	5,000 00	5,300 00
New York county bonds, 6s,	10,000 00	10,500 00
	$145,500 00	$149,405 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
66 shares Hanover Fire Insurance Company,	$4,100 00	$1,600 00
40 " United States Trust Company,	12,000 00	3,500 00
United States bonds,	5,500 00	5,000 00
260 shares Hoffman Insurance Company,	12,480 00	9,000 00
Lehigh and W. Coal Company bonds,	1,200 00	
40 shares People's Fire Insurance Company,	3,000 00	1,850 00
Rahway, N.J., city bonds,	3,000 00	2,500 00
61 shares Great Western Insurance Co.,	2,440 00	1,500 00
295 " People's Bank,	9,000 00	6,000 00
105 " People's Fire Insurance Company,	4,000 00	5,000 00
130 " Broadway Fire Insurance Co.,	6,500 00	
10 " Greenwich Insurance Company,	700 00	300 00
75 " Tradesmen's Bank,	3,900 00	3,500 00
10 " Ætna Insurance Company, N.Y.,	950 00	
60 " Irving Bank,	3,900 00	
40 " First National Bank, Hoboken,	1,000 00	3,400 00
Hackensack and New York Ex. Railroad,	500 00	
37 shares Hanover Fire Insurance Company,	2,300 00	2,950 00
60 " Safe Deposit Company,	1,900 00	
10 " First National Bank, Poughkeepsie,	1,600 00	1,250 00
25 " First National Bank, Jersey City,	4,000 00	3,000 00
20 " Ætna Insurance Company, N.Y.,	1,900 00	900 00
25 " Resolute Insurance Company,	1,250 00	2,000 00
40 " Chatham Bank,	1,300 00	
26 " Mechanics' Banking Association,	780 00	300 00
	$89,200 00	$53,550 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$4,500 00	
Loans on mortgage of real estate (first liens *),	68,479 31	
Interest due or accrued thereon,	2,353 00	
Stocks, bonds, etc., as per schedule,	149,405 00	
Loans on collateral security, as per schedule,	53,550 00	
Cash in the office of the company,	180 41	
deposited in various banks,	23,823 80	
Interest due and accrued,	2,450 00	
Premiums in course of collection (gross),	9,094 56	
Office furniture and fixtures,	$1,959 42	
Premiums more than 3 mos. due,	1,522 24	
Gross Assets,		$313,836 08

Liabilities.

Losses claimed and reported,	$9,000 00	
disputed or resisted,	500 00	
Unearned premiums on outstanding risks,	46,573 15	
Commissions and brokerage,	1,190 00	
Gross Liabilities, except Capital,		57,263 15
Surplus as regards Policy-holders,		$256,572 93
Paid-up Capital,		200,000 00
Surplus over Capital,		$56,572 93

Income.

Cash received for fire premiums,	$133,642 08	
Deduct re-insurance, rebate, and return prems.,	21,259 10	
Net cash received for fire premiums,		$112,382 98
Interest received on bonds and mortgages,		5,297 50
Interest and dividends received from all other sources,		15,068 69
Gross Cash Income,		$132,749 17

Expenditures.

Cash paid for fire losses,	$67,303 94
dividends paid,	20,000 00
paid for commissions and brokerage,	11,202 54
salaries of officers and employees,	13,300 00
State and local taxes,	3,039 46
office, agency, and incidental expenses,	13,302 51
Gross Cash Expenditures,	$128,148 45

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* Value of lands mortgaged,	$120,000 00
Value of buildings thereon,	75,000 00
Total value of property mortgaged,	$195,000 00
Amount of insurance held as collateral,	64,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$15,132,700 00	$95,895 06
written during 1877,	17,860,681 00	133,642 08
Total,	$32,993,381 00	$229,537 14
Deduct risks expired and terminated,	17,477,837 00	137,202 59
In force at end of year,	$15,515,544 00	$92,334 55
Deduct amount re-insured,	139,900 00	1,246 65
Net amount in force,	$15,375,644 00	$91,087 90

Miscellaneous.

Premiums received from organization of company,	$2,944,565 40
Losses paid from organization of company,	1,718,849 23
Cash dividends declared from organization of company,	431,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	55,429 86
Company's stock owned by directors,	49,050 00

RESOLUTE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 18, 1857. Commenced business July 20, 1857.]

Paid-up Capital, $200,000.

John Gihon, *President.* *Secretary*, William M. Randall.

Office, No. 151 Broadway.

Attorney to accept service, John A. Conkey, *Newton.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$140,500 00	$144,638 12
Brooklyn city bonds,	20,000 00	21,200 00
	$160,500 00	$165,838 12

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$12,000 00
Interest accrued thereon,	70 00
Stocks, bonds, etc., as per schedule,	165,838 12
Cash in the office of the company,	805 76
deposited in National Park Bank,	2,645 42

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* Value of lands mortgaged,	$6,000 00
Value of buildings thereon,	12,000 00
Total value of property mortgaged,	$18,000 00
Amount of insurance held as collateral,	12,000 00

Interest due and accrued,	$1,125 00	
Premiums in course of collection (net),	6,809 37	
Due for re-insurance,	503 52	
Gross Assets,		$189,797 19

Liabilities.

Net amount of unpaid losses,	$6,213 70	
Unearned premiums on outstanding risks,*	9,679 67	
Interest due or accrued,	732 84	
Due and accrued for rent, salaries, etc.,	1,000 00	
Gross Liabilities, except Capital,		17,626 21
Surplus as regards Policy-holders,		$172,170 98
Paid-up Capital,		200,000 00
Impairment of Capital,		$27,829 02

Income.

Cash received for fire premiums,	$77,048 89	
Deduct re-insurance, rebate, and return prems.,	41,450 02	
Net cash received for fire premiums,		$35,598 87
Interest received on bonds and mortgages,		840 00
Interest and dividends received from all other sources,		11,453 32
Gross Cash Income,		$47,892 19

Expenditures.

Cash paid for fire losses,	$59,311 30
Interest paid scrip-holders, Cash paid for redemption of scrip,	10 98
paid for commissions and brokerage,	5,002 02
paid for salaries of officers and employees,	19,048 50
paid for State and local taxes,	198 43
paid for office, agency, and incidental expenses,	7,695 23
Gross Cash Expenditures,	$91,266 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$7,697,813 00	$76,292 61
written during 1877,	9,166,619 75	83,349 47
Total,	$16,864,432 75	$159,642 08
Deduct risks expired and terminated,	9,619,335 36	87,587 00
In force at end of year, all re-ins'd,	$7,245,097 39	$72,055 08

* Amount actually paid for re-insurance deducted.

MISCELLANEOUS.

Premiums received from organization of company,	$2,146,629 19
Losses paid from organization of company,	1,435,794 76
Cash dividends declared from organization of company,	273,000 00
Losses incurred during the year,	60,914 00
Company's stock owned by directors,	67,600 00

RIDGEWOOD INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March 15, 1873. Commenced business March 15, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM K. LOTHROP, *President.* *Secretary*, WILLIAM A. SCOTT.

Office, No 26 Court Street.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$130,000 00	$138,150 00
200 shares Manhattan Company,	10,000 00	14,000 00
200 " Long Island Bank,	10,000 00	10,000 00
100 " American Exchange National Bank,	10,000 00	10,600 00
50 " National Bank of Commerce,	5,000 00	6,300 00
	$165,000 00	$179,050 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$9,234 74	
Loans on mortgage of real estate (first liens *),	99,000 00	
Interest accrued thereon,	2,157 29	
Stocks, bonds, etc., as per schedule,	179,050 00	
Cash in the office of the company,	1,286 84	
deposited in Nassau National Bank,	5,233 84	
Premiums in course of collection (gross),	7,595 27	
Rents due and accrued,	108 33	
Premiums more than 3 months due, $371 01		
Gross Assets,		$303,666 31

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* Value of lands mortgaged,	$75,000 00
Value of buildings thereon,	129,500 00
Total value of property mortgaged,	$204,500 00
Amount of insurance held as collateral,	99,000 00

Liabilities.

Losses adjusted, unpaid,	$4,642 00	
claimed and reported,	658 00	
Unearned premiums on outstanding risks,	35,468 58	
Due and accrued for rent, salaries, etc.,	958 33	
Commissions and brokerage,	1,139 25	
Return premiums,	29 23	
Gross Liabilities, except Capital,		$42,895 39
Surplus as regard Policy-holders,		$260,770 92
Paid-up Capital,		200,000 00
Surplus over Capital,		$60,770 92

Income.

Cash received for fire premiums,	$74,351 11	
Deduct re-insurance, rebate, and return prem's,	8,984 98	
Net cash received for fire premiums,		$65,366 13
Cash received for marine and inland prem's,	$3,352 17	
Deduct re-insurance, rebate, and return prem's,	365 51	
Net cash rec'd for marine and inland prem's,		2,986 66
Interest received on bonds and mortgages,		6,693 85
Interest and dividends received from all other sources,		9,325 00
Income from rents, $766.74; profit on securities sold, $989.86,		1,756 60
Gross Cash Income,		$86,128 24

Expenditures.

Cash paid for fire losses,	$28,145 47	
Deduct salvage and re-insurance,	45 71	
Net cash paid for fire losses,		$28,099 76
Cash paid for marine and inland losses,		3,066 67
dividends paid,		24,000 00
paid for commissions and brokerage,		10,625 46
paid for salaries of officers and employees,		15,131 82
paid for State and local taxes,		1,597 36
paid for interest on borrowed money, $66.01; office, agency, and incidental expenses, $10,216.46,		10,282 47
Gross Cash Expenditures,		$92,803 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$12,314,355 00	$84,605 72
written during 1877,	11,146,990 00	70,858 28
Total,	$23,461,345 00	$155,464 00
Deduct risks expired and terminated,	13,706,285 00	87,266 45
In force at end of year,	$9,755,060 00	$68,197 55
Deduct amount re-insured,	251,500 00	1,217 42
Net amount in force,	$9,503,560 00	$66,980 13
Marine risks outstanding Dec. 31, 1876,	$31,000 00	$1,246 81
written during 1877,	1,365,436 00	3,352 17
Total,	$1,396,436 00	$4,598 98
Deduct risks expired and terminated,	1,068,220 00	3,259 65
In force at end of year,	$328,216 00	$1,339 33
Deduct amount re-insured,	73,600 00	107 60
Net amount in force,	$254,616 00	$1,231 73

Miscellaneous.

Premiums received from organization of company,	$477,176 84
Losses paid from organization of company,	110,925 23
Cash dividends declared from organization of company,	92,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	34,700 82
Company's stock owned by directors,	43,500 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

Paid-up Capital, $200,000.

Frederick Cook, *President.* *Secretary*, Rudolph Vay.

Attorney to accept service, Uberto C. Crosby, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$100,000 00	$106,062 50
Rochester city bonds,	20,000 00	21,000 00
	$120,000 00	$127,062 50

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$1,961 14	
Loans on mortgage of real estate (first liens),	142,920 00	
Interest due thereon,	3,223 65	
Stocks, bonds, etc., as per schedule,	127,062 50	
Cash in the office of the company,	1,594 56	
deposited in various banks,	79,721 18	
Interest due and accrued,	2,403 85	
Premiums in course of collection (net),	10,216 17	
Gross Assets,		$369,103 05

Liabilities.

Losses adjusted, unpaid,	$648 00	
claimed and reported,	2,250 00	
Unearned premiums on outstanding risks,	97,004 00	
Gross Liabilities, except Capital,		99,902 00
Surplus as regards Policy-holders,		$269,201 05
Paid-up Capital,		200,000 00
Surplus over Capital,		$69,201 05

Income.

Cash received for fire premiums,	$204,257 69	
Deduct re-insurance, rebate, and return prem's,	33,144 83	
Net cash received for fire premiums,		$171,112 86
Cash received for marine and inland prem's,	$929 00	
Deduct re-insurance, rebate, and return prem's,	70 00	
Net cash received for marine and inland prem's,		859 00
Interest received on bonds and mortgages,		8,956 11
Interest and dividends received from all other sources,		10,360 61
Income from rents,		90 00
Gross Cash Income,		$191,378 58

Expenditures.

Cash paid for fire losses,	$108,991 75	
Deduct salvage and re-insurance,	300 00	
Net cash paid for fire losses,		$108,691 75
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		29,255 17
paid for salaries of officers and employees,		7,780 00
paid for State and local taxes,		4,672 04
paid for office, agency, and incidental expenses,		11,764 56
Gross Cash Expenditures,		$182,163 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$19,445,888 00	$209,182 13
written during 1877,	19,761,346 00	204,257 69
Total,	$39,207,234 00	$413,439 82
Deduct risks expired and terminated,	20,744,226 00	222,945 77
In force at end of year,	$18,463,008 00	$190,494 05
Deduct amount re-insured,	6,250 00	62 50
Net amount in force,	$18,456,758 00	$190,431 55
Marine risks outstanding Dec. 31, 1876,	$98,000 00	$1,051 00
written during 1877,	87,600 00	929 00
Total,	$185,600 00	$1,980 00
Deduct risks expired and terminated,	98,000 00	1,051 00
In force at end of year,	$87,600 00	$929 00

Miscellaneous.

Premiums received from organization of company,	$917,204 10
Losses paid from organization of company,	405,989 31
Cash dividends declared from organization of company,	67,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	108,228 25
Company's stock owned by directors,	38,100 00

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1848. Commenced business August, 1848.]

Paid-up Capital, $200,000.

J. W. Davenport, *President.* *Secretary*, Wm. H. Fredericks.

Attorney to accept service, Franklin S. Phelps, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
300 shares	Am. National Bank, Providence,	$15,000 00	$14,250 00
600 "	Blackstone Canal National Bank,	15,000 00	14,400 00
360 "	Commercial National Bank,	18,000 00	15,480 00
280 "	Manufacturers' National Bank,	28,000 00	35,280 00
150 "	Globe National Bank,	7,500 00	6,000 00
500 "	National Bank of Commerce,	25,000 00	23,750 00
100 "	National Bank of North America,	5,000 00	6,200 00
50 "	Fourth National Bank,	5,000 00	6,250 00

100 shares Atlantic National Bank,	$5,000 00	$5,000 00
100 " Westminster National Bank,	5,000 00	5,500 00
300 " Providence Gas Company,	15,000 00	18,000 00
120 " N.Y., Prov., and Boston Railroad,	12,000 00	15,000 00
Maine State bonds,	10,000 00	10,750 00
Missouri State bonds,	15,000 00	15,425 00
Providence City loan,	20,000 00	20,000 00
	$200,500 00	$211,285 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$75,000 00	
Interest accrued thereon,	1,886 91	
Stocks, bonds, etc., as per schedule,	211,285 00	
Cash in the office of the company,	4,291 16	
deposited in Fifth National Bank,	22,391 00	
Interest due and accrued,	3,558 60	
Premiums in course of collection (gross),	56,624 52	
Notes taken for marine and inland risks,	10,022 57	
Gross Assets,		$385,059 76

Liabilities.

Losses adjusted, unpaid,	$22,473 68	
claimed and reported,	23,964 27	
Unearned premiums on outstanding risks,	119,133 79	
Dividends to stockholders unpaid,	135 00	
Due and accrued for rent, salaries, etc.,	850 00	
Commissions and brokerage,	5,914 80	
Gross Liabilities, except Capital,		172,471 54
Surplus as regards Policy-holders,		$212,588 22
Paid-up Capital,		200,000 00
Surplus over Capital,		$12,588 22

Income.

Cash received for fire premiums,	$187,089 54	
Deduct re-ins., rebate, and return premiums,	14,545 51	
Net cash received for fire premiums,		$172,544 03
Cash received for marine and inland prem's,	$113,517 21	
Deduct re-ins., rebate, and return premiums,	9,065 76	
Net cash rec'd for marine and inland prem's,		104,451 45
Unpaid premium notes rec'd during the year,	$8,144 72	
Interest received on bonds and mortgages,		5,589 29

* Value of land mortgaged,	$110,000 00
Value of buildings thereon,	90,000 00
Total value of property mortgaged,	$200,000 00
Amount of insurance held as collateral,	41,750 00

Interest and dividends received from all other sources,		$11,940 89
Income from old debts,		12 84
Gross Cash Income,		$294,538 50

Expenditures.

Cash paid for fire losses,	$147,398 47	
Deduct salvage and re-insurance,	571 06	
Net cash paid for fire losses,		$146,827 41
Cash paid for marine and inland losses,	$94,134 01	
Deduct salvage and re-insurance,	1,876 85	
Net cash paid for marine and inland losses,		92,257 16
Cash dividends paid,		3,959 00
Cash paid for commissions, brokerage, and expenses,		38,238 93
paid for salaries of officers and employees,		29,196 50
paid for State and local taxes,		6,399 15
Gross Cash Expenditures,		$316,878 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$15,011,324 00	$226,371 32
written during 1877,	15,040,279 00	189,111 82
Total,	$30,051,603 00	$415,483 14
Deduct risks expired and terminated,	15,783,788 00	211,522 74
In force at end of year,	$14,267,815 00	$203,960 40
Deduct amount re-insured,	45,834 00	785 44
Net amount in force,	$14,221,981 00	$203,174 96
Marine risks outstanding Dec. 31, 1876,	$718,164 00	$26,486 30
written during 1877,	22,164,357 00	110,009 09
Total,	$22,882,521 00	$136,495 39
Deduct risks expired and terminated,	22,155,362 00	118,062 64
In force at end of year,	$727,159 00	$18,432 75
Deduct amount re-insured,	6,000 00	165 00
Net amount in force,	$721,159 00	$18,267 75

Miscellaneous.

Premiums received from organization of company,	$3,213,953 07
Losses paid from organization of company,	2,296,088 62
Cash dividends declared from organization of company,	334,000 00
Dividends declared during the year (2 per cent.),	4,000 00
Losses incurred during the year,	247,164 74
Company's stock owned by directors,	89,550 00

RUTGERS FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, $200,000.

EDWARD B. FELLOWS, *President.* *Secretary*, JOSEPH W. DUGLISS.

Office, No. 180 Chatham Square.

Attorney to accept service, CYRUS BREWER, *Milton.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$51,675 00
42d and Grand-street Ferry bonds, 7s,	6,000 00	6,300 00
	$56,000 00	$57,975 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Seventh Ward National Bank stock,	$1,350 00	$1,000 00
Chatham National Bank stock,	780 00	600 00
Tradesmen's National Bank stock,	5,200 00	
Citizen's National Bank stock,	2,625 00	9,000 00
Leather Manufacturers' National Bank stock,	3,750 00	
City Fire Insurance Company stock,	2,450 00	
Phenix Insurance Company stock,	2,400 00	
People's Insurance Company stock,	3,250 00	10,000 00
Stuyvesant Safe Deposit Company stock,	900 00	
Knickerbocker Fire Insurance Company stock,	1,000 00	
Manhattan Life Insurance Company,	5,500 00	
People's Gas-Light Company,	4,800 00	5,000 00
Burlington, Cedar Rapids and N. R.R. bonds,	1,200 00	
Manhattan Fire Insurance Company,	6,000 00	2,500 00
Produce Bank stock,	400 00	
Ninth National Bank, stock,	1,200 00	2,650 00
Germania Bank stock,	1,575 00	
Stuyvesant Insurance Company stock,	2,800 00	1,000 00
Citizens' National Bank stock,	1,050 00	1,000 00
American Exchange Insurance Co. stock,	550 00	500 00
Germania Bank stock,	7,000 00	5,000 00
Exchange Fire Insurance Company stock,	1,770 00	1,200 00
Irving Insurance Company stock,	1,890 00	1,500 00
Westchester Gas-Light Company stock,	1,000 00	700 00
Houston, West St., and P. F. R.R. bonds,	1,500 00	1,000 00
" " " " "	500 00	400 00
New York and Boston Insurance Co. stock,	1,000 00	500 00
	$63,440 00	$43,550 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$79,500 00	
Loans on mortgage of real estate (first liens *),	248,710 00	
Interest accrued thereon,	4,243 60	
Stocks, bonds, etc., as per schedule,	57,975 00	
Loans on collateral security as per schedule,	43,550 00	
Cash in the office of the company,	214 22	
deposited in various banks,	7,683 57	
Interest due and accrued,	1,022 90	
Premiums in course of collection (gross),	3,184 13	
Premiums more than 3 months due, $3,400 73		
Gross Assets,		$446,083 42

Liabilities.

Losses adjusted, unpaid,	$1,309 00	
claimed and reported,	3,615 00	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	34,974 30	
Due and accrued for rent, salaries, etc.,	500 00	
Commissions and brokerage,	400 00	
Gross Liabilities, except Capital,		42,298 30
Surplus as regards Policy-holders,		$403,785 12
Paid-up Capital,		200,000 00
Surplus over Capital,		$203,785 12

Income.

Cash received for fire premiums,	$81,159 43	
Deduct re-insurance, rebate, and return prem's,	6,440 34	
Net cash received for fire premiums,		$74,719 09
Interest received on bonds and mortgages,		18,225 83
and dividends received from all other sources,		5,057 38
Income from rents,		2,357 46
Gross Cash Income,		$100,359 76

Expenditures.

Cash paid for fire losses,	$17,985 83
dividends paid,	40,000 00
paid for commissions and brokerage,	8,297 66
paid for salaries of officers and employees,	17,331 66
paid for State and local taxes,	5,945 25
paid for office, agency, and incidental expenses,	7,356 56
Gross Cash Expenditures,	$96,916 96

* Value of lands mortgaged, $390,400 00
Value of buildings thereon, 279,600 00
Total value of property mortgaged, $670,000 00
Amount of insurance held as collateral, 200,600 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,647,715 00	$74,610 74
written during 1877,	16,754,297 00	81,874 57
Total,	$31,402,012 00	$156,485 31
Deduct risks expired and terminated,	17,174,970 00	86,836 03
In force at end of year,	$14,227,042 00	$69,649 28
Deduct amount re-insured,	166,632 00	1,070 05
Net amount in force,	$14,060,410 00	$68,579 23

Miscellaneous.

Premiums received from organization of company,	$1,972,629 71
Losses paid from organization of company,	744,346 05
Cash dividends declared from organization of company,	684,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	23,021 77
Company's stock owned by directors,	74,600 00

SAFEGUARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 6, 1872. Commenced business Jan. 6, 1872.]

Paid-up Capital, $200,000.

Thomas C. Doremus, *President.* *Secretary*, James Yereance.

Office, No. 173 Broadway.

Attorney to accept service, Peleg E. Eddy, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$215,000 00	$248,568 00
New York city stock,	45,000 00	48,250 00
New Brunswick, N.J., bonds,	7,500 00	7,720 00
Alabama State bonds,	9,700 00	3,977 00
	$277,200 00	$308,515 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Second National Bank, Jersey City, stock,	$6,250 00	$5,000 00
St. Nicholas National Bank, N.Y., stock,	3,400 00	3,000 00
Chatham National Bank, N.Y., stock,	915 00	600 00
National State Bank (Newark) stock,	1,035 00	900 00
N. Y. Central R.R. debt certificates,	4,200 00	3,250 00
United States bond,	1,177 00	1,100 00

Sacramento city bonds,	$1,500 00	$1,000 00
Hanover Fire Insurance Company stock,	1,875 00	1,200 00
Commercial Fire Insurance Company stock,	1,125 00	600 00
Great Western Insurance Company stock,	760 00	600 00
Westchester Gas-Light Company stock,	935 00	850 00
Brooklyn Gas-Light Company stock,	1,700 00	500 00
	$24,872 00	$18,600 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$31,000 00	
Stocks, bonds, etc., as per schedule,	308,515 00	
Loans on collateral security, as per schedule,	18,600 00	
Cash in the office of the company,	9,515 97	
deposited in Union Trust Co. Bank,	9,651 12	
Interest due and accrued,	1,029 80	
Premiums in course of collection (gross),	12,777 33	
Salvages on losses paid,	2,100 00	
Gross Assets,		$393,189 22

Liabilities.

Losses adjusted, not due,	$444 00	
claimed and reported,	7,921 00	
disputed or resisted,	5,769 00	
Unearned premiums on outstanding risks,	59,196 01	
Due and accrued for rent, salaries, etc.,	1,000 00	
Commissions and brokerage,	1,916 60	
Gross Liabilities, except Capital,		76,246 61
Surplus as regards Policy-holders,		$316,942 61
Paid-up Capital,		200,000 00
Surplus over Capital,		$116,942 61

Income.

Cash received for fire premiums,	$143,155 29	
Deduct re-insurance, rebate, and return prem's,	9,790 71	
Net cash received for fire premiums,		$133,364 58
Cash received for marine and inland prem's,	$1,804 45	
Deduct re-insurance, rebate, and return prem's,	150 00	
Net cash received for marine and inl'd prem's,		1,654 45
Interest received on bonds and mortgages,		2,170 00
Interest and dividends received from all other sources,		18,789 12
Income from rents,		1,995 02
Gross Cash Income,		$157,973 17

* Value of lands mortgaged,	$20,000 00
Value of buildings thereon,	40,000 00
Total value of property mortgaged,	$60,000 00
Amount of insurance held as collateral,	34,000 00

Expenditures.

Cash paid for fire losses,	$78,411 82	
Deduct salvage and re-insurance,	79 54	
Net cash paid for fire losses,		$78,332 28
Cash paid for marine and inland losses,	$2,035 49	
Deduct salvage and re-insurance,	18 27	
Net cash paid for marine and inland losses,		2,017 22
Cash dividends paid,		32,000 00
Cash paid for commissions and brokerage,		22,579 08
paid for salaries of officers and employees,		17,550 00
paid for State and local taxes,		2,554 83
paid for office, agency, and incidental expenses,		15,177 74
Gross Cash Expenditures,		$170,211 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$17,483,851 00	$110,786 62
written during 1877,	22,876,263 00	149,379 13
Total,	$40,360,114 00	$260,165 75
Deduct risks expired and terminated,	21,688,802 00	144,536 99
In force at end of year,	$18,671,312 00	$115,628 76
Deduct amount re-insured,	317,395 00	2,171 89
Net amount in force,	$18,353,917 00	$113,456 87
Marine risks outstanding Dec. 31, 1876,	$107,250 00	$3,668 86
written during 1877,	63,750 00	1,804 45
Total,	$171,000 00	$5,473 31
Deduct risks expired and terminated,	121,500 00	3,960 81
In force at end of year,	$49,500 00	$1,512 50

Miscellaneous.

Premiums received from organization of company,	$848,572 44
Losses paid from organization of company,	327,578 79
Cash dividends declared from organization of company,	118,000 00
Dividends declared during the year (16 per cent.),	32,000 00
Losses incurred during the year,	90,350 80
Company's stock owned by directors,	97,800 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated March, 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, $200,000.

CHARLES PETERSON, *President.* *Secretary*, HERBERT MASON.

Attorney to accept service, GEORGE W. REED, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$104,500 00	$110,307 50
N.Y., N.H., and H. Railroad stock,	20,000 00	30,650 00
Shore Line Railroad stock,	6,100 00	7,137 00
Morris and Essex Railroad stock,	18,000 00	13,680 00
Yale National Bank, New Haven,	10,000 00	10,000 00
New Haven National Bank, New Haven,	7,900 00	11,455 00
New Haven County Nat'l Bank, New Haven,	6,000 00	7,800 00
Merchants' National Bank, New Haven,	6,800 00	6,800 00
Second National Bank, New Haven,	11,200 00	16,240 00
Tradesmen's National Bank, New Haven,	1,000 00	1,500 00
National Bank of Commerce, New York,	5,000 00	6,100 00
National Bank of the Republic, New York,	3,800 00	3,382 00
American Exchange National Bank, N.Y.,	10,000 00	10,525 00
Chicago and Alton R.R. income bonds,	16,500 00	17,242 50
New Haven and Northampton R.R. conv. b'ds,	15,000 00	12,750 00
P., P., and Jacksonville R.R. 1st mort. bonds,	6,000 00	5,400 00
West Wisconsin R.R. 1st mortgage bonds,	3,000 00	1,200 00
New Haven Water Co., 1st mortgage bonds,	12,500 00	13,125 00
	$263,300 00	$285,294 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Tradesmen's National Bank stock,	$2,250 00	$2,000 00
Second National Bank stock,	2,610 00	2,000 00
Deposit-book New Haven Savings Bank,	2,400 00	2,000 00
	$7,260 00	$6,000 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$14,900 00
Interest accrued thereon,	94 37
Stocks, bonds, etc., as per schedule,	285,294 00
Loans on collateral security, as per schedule,	6,000 00

* Value of lands mortgaged,	$24,500 00
Value of buildings thereon,	12,000 00
Total value of property mortgaged,	$36,500 00
Amount of insurance held as collateral,	12,000 00

Cash in the office of the company,		$107 97	
deposited in various banks,		36,501 96	
Interest due and accrued,		1,282 21	
Premiums in course of collection (net),		19,703 08	
Notes taken for marine and inland risks,		14,946 36	
Salvage on losses paid,	$3,284 00	3,637 00	
Non-resident tax due,	353 00		
Gross Assets,			$382,466 95

LIABILITIES.

Losses adjusted, unpaid,		$3,336 97	
claimed and reported,		21,476 15	
disputed or resisted,		5,500 00	
Unearned premiums on outstanding risks,		124,521 80	
Gross Liabilities, except Capital,			154,834 92
Surplus as regards Policy-holders,			$227,632 03
Paid-up Capital,			200,000 00
Surplus over Capital,			$27,632 03

INCOME.

Cash received for fire premiums,		$224,717 03	
Deduct re-ins., rebate, and return premiums,		39,802 23	
Net cash received for fire premiums,			$184,914 80
Cash received for marine and inland prem's,	$119,644 93		
Deduct re-insurance, rebate, and return prem's,	617 50		
Net cash received for marine and inl'd prem's,			119,027 43
Unpaid premium notes rec'd during the year,	$14,946 36		
Interest received on bonds and mortgages,			1,081 50
Interest and dividends received from all other sources,			15,563 73
Gross Cash Income,			$320,587 46

EXPENDITURES.

Cash paid for fire losses,		$128,228 92	
Deduct salvage and re-insurance,		9,813 48	
Net cash paid for fire losses,			$118,415 44
Cash paid for marine and inland losses,	$93,405 51		
Deduct salvage and re-insurance,	5,134 18		
Net cash paid for marine and inland losses,			88,271 33
Cash dividends paid,			20,000 00
Cash paid for commissions, brokerage, and expenses,			47,887 97
paid for salaries of officers and employees,			24,088 19
paid for State and local taxes,			1,998 18
Gross Cash Expenditures,			$300,661 11

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$12,759,500 00	$143,279 17
written during 1877,	16,764,701 00	183,238 24
Total,	$29,524,201 00	$326,517 41
Deduct risks expired and terminated,	15,352,297 00	124,176 36
In force at end of year,	$14,171,904 00	$202,341 05
Deduct amount re-insured,	362,428 00	6,221 64
Net amount in force,	$13,809,476 00	$196,119 41
Marine risks outstanding Dec. 31, 1876,	$970,800 00	$31,059 39
written during 1877,	15,224,375 00	113,962 41
Total,	$16,195,175 00	$145,021 80
Deduct risks expired and terminated,	15,092,372 00	115,889 88
In force at end of year,	$1,102,803 00	$29,131 92
Deduct amount re-insured,	22,500 00	617 50
Net amount in force,	$1,080,303 00	$28,514 42

Miscellaneous.

Premiums received from organization of company,	$2,035,491 67
Losses paid from organization of company,	1,366,252 85
Cash dividends declared from organization of company,	250,281 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	209,843 20
Company's stock owned by directors,	25,600 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

Paid-up Capital, $200,000.

William Cripps, *President.* *Secretary*, William M. St. John.

Office, No. 62 Liberty Street.

Attorney to accept service, Timothy T. Sawyer, Jun., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds,	$200,000 00	$209,000 00
District of Columbia bonds, 3.65s,	165,000 00	125,800 00
	$365,000 00	$334,800 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Star Fire Insurance Company,	$3,000 00	$2,000 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$50,500 00	
Interest due or accrued thereon,	819 56	
Stocks, bonds, etc., as per schedule,	334,800 00	
Loans on collateral security, as per schedule,	2,000 00	
Cash in the office of the company,	403 77	
deposited in the Union Trust Company,	14,169 11	
Interest due and accrued,	11 66	
Premiums in course of collection (gross),	5,544 39	
Premiums more than 3 months due, $29 75		
Gross Assets,		† $408,248 49

Liabilities.

Losses claimed and reported,	$195 56	
Unearned premiums on outstanding risks,	46,370 32	
Due and accrued for rent, etc.,	589 62	
State and local taxes,	46 13	
Commissions and brokerage,	535 19	
Return premiums,	467 14	
Gross Liabilities, except Capital,		48,203 96
Surplus as regards Policy-holders,		$360,044 53
Paid-up Capital,		200,000 00
Surplus over Capital,		$160,044 53

Income.

Cash received for fire premiums,	$97,721 44	
Deduct re-insurance, rebate, and return prem's,	11,216 11	
Net cash received for fire premiums,		$86,505 33
Interest received on bonds and mortgages,		3,185 00
Interest and dividends received from all other sources,		18,669 51
Gross Cash Income,		$108,359 84

* Value of lands mortgaged, $51,000 00
Value of buildings thereon, 50,500 00
Total value of property mortgaged, $101,500 00
Amount of insurance held as collateral, 50,500 00

† Including $78,000 special reserve fund held under "Surplus Law" of New York.

Expenditures.

Cash paid for fire losses,	$51,310 04	
Deduct salvage and re-insurance,	180 40	
Net cash paid for fire losses,		$51,129 64
Cash dividends paid,		24,710 00
paid for commissions and brokerage,		10,976 47
for salaries of officers and employees,		21,779 43
for State and local taxes,		2,135 84
for office, agency, and incidental expenses,		10,538 35
Gross Cash Expenditures,		$121,269 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$13,563,110 77	$105,367 86
written during 1877,	16,058,040 62	96,925 44
Total,	$29,621,151 39	$202,293 30
Deduct risks expired and terminated,	16,309,501 07	109,655 47
In force at end of year,	$13,311,650 32	$92,637 83
Deduct amount re-insured,	528,950 00	1,855 59
Net amount in force,	$12,782,700 32	$90,782 24

Miscellaneous.

Premiums received from organization of company,	$2,055,715 79
Losses paid from organization of company,	1,211,490 78
Cash dividends declared from organization of company,	401,260 00
Dividends declared during the year,	24,710 00
Losses incurred during the year,	47,954 40
Company's stock owned by directors,	59,600 00

STANDARD FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb. 22, 1868. Commenced business Feb. 22, 1869.]

Paid-up Capital, $200,000.

William Dolton, *President.* *Secretary*, Jos. B. Wright.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$9,000 00	$10,362 50
Albany and Susq. Railroad bonds,	1,000 00	1,080 00
New York and Erie Railroad bonds,	6 000 00	6,630 00
United N.J. R.R. and Canal Co.'s stock,	15,000 00	18,300 00

Central Pacific Railroad gold bonds,	$5,000 00	$5,237 50
37 shares First National Bank, Trenton,	3,700 00	4,810 00
100 " Mechanics' National Bank,	5,000 00	6,500 00
144 " Trenton Banking Company,	7,200 00	7,200 00
	$51,900 00	$60,120 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Washington Market Association stock,	$1,040 00	$500 00
Seventh Ward Land Association stock,	2,000 00	2,000 00
First National Bank stock,	11,460 00	4,840 71
Farmers' National Bank (Bristol) stock,	6,000 00	1,500 00
Rutherford Land Association stock,	7,200 00	4,000 00
Mechanics' National Bank stock,	3,900 00	1,000 00
	$31,600 00	$13,840 71

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$200 00	
Loans on mortgage of real estate (first liens *),	171,104 00	
Interest due or accrued thereon,	5,871 11	
Stocks, bonds, etc., as per schedule,	60,120 00	
Loans on collateral security, as per schedule,	13,840 71	
Cash in the office of the company,	13,036 58	
deposited in Mechanics' National Bank,	7,426 22	
Interest due and accrued,	2,093 62	
Premiums in course of collection (gross),	30,802 83	
Notes taken for fire risks,	130 00	
Salvage on losses paid,	2,000 00	
Gross Assets,		$306,625 07

Liabilities.

Losses claimed and reported,	$14,513 19	
Unearned premiums on outstanding risks,	78,398 89	
Commissions and brokerage,	5,320 85	
Gross Liabilities, except Capital,		98,232 93
Surplus as regards Policy-holders,		$208,392 14
Paid-up Capital,		200,000 00
Surplus over Capital,		$8,392 14

* Value of lands mortgaged, $168,150 00
Value of buildings thereon, 199,400 00
Total value of property mortgaged, $367,550 00
Amount of insurance held as collateral, 115,550 00

Income.

Cash received for fire premiums,	$172,846 49	
Deduct re-insurance, rebate, and return prem's,	18,920 23	
Net cash received for fire premiums,		$153,926 26
Interest received on bonds and mortgages,		12,129 10
Interest and dividends received from all other sources,		3,801 58
Gross Cash Income,		$169,856 94

Expenditures.

Cash paid for fire losses,	$116,368 29	
Deduct salvage and re-insurance,	2,188 16	
Net cash paid for fire losses,		$114,180 13
Cash paid for commissions and brokerage,		36,820 98
paid for salaries of officers and employees,		5,632 00
paid for State and local taxes,		3,260 86
paid for office, agency, and incidental expenses,		10,631 15
Gross Cash Expenditures,		$170,525 12

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,616,330 34	$177,084 34
written during 1877,	10,249,572 82	156,283 77
Total,	$20,865,903 16	$333,368 11
Deduct risks expired and terminated,	11,076,766 22	171,334 39
In force at end of year,	$9,789,136 94	$162,033 72
Deduct amount re-insured,	165,364 12	6,194 21
Net amount in force,	$9,623,772 82	$155,839 51

Miscellaneous.

Premiums received from organization of company,	$577,440 67
Losses paid from organization of company,	327,869 12
Cash dividends declared from organization of company,	37,000 00
Losses incurred during the year,	107,424 86
Company's stock owned by directors,	116,850 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Dec. 1, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $200,000.

NICHOLAS C. MILLER, *President.* *Secretary*, JAMES M. HODGES.

Office, No. 161 Broadway.

Attorney to accept service, TIMOTHY T. SAWYER, JUN., *Boston.*

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
5 shares Park Fire Insurance Company,	$600 00	
75 " Citizens' Bank,	2,025 00	$3,295 50
10 " Bergen County Bank,	1,000 00	
10 " Dry Goods Bank,	100 00	230 00
10 " Security Bank,	250 00	
6 " Park Fire Insurance Company,	720 00	2,000 00
50 " North River Bank,	1,750 00	
60 " New York Nat'l Exchange Bank,	6,000 00	4,000 00
12 " Shoe and Leather Bank,	1,440 00	1,200 00
40 " Manufacturers and Mechanics' B'k,	656 00	
20 " Citizens' Insurance Company,	740 00	
Citizens' Insurance Company scrip,	200 00	
10 shares Importers and Traders' Ins. Co.,	550 00	8,250 00
25 " Firemen's Fund Insurance Company,	150 00	
60 " American Insurance Company,	4,080 00	
20 " Rutgers Insurance Company,	1,750 00	
Allan Hay Company bonds,	2,000 00	
23d Street Railway Company bonds,	4,000 00	3,000 00
131 shares North River Bank,	4,585 00	4,500 00
50 " Importers and Traders' Ins. Co.,	2,750 00	
60 " Bank of the Metropolis,	4,800 00	4,000 00
Richmond County bonds,	500 00	800 00
Hoboken County bonds,	500 00	
20 shares Gebhard Insurance Company,	1,300 00	1,200 00
United States bond,	309 00	
186 shares Grocers' Bank,	5,580 00	3,000 00
50 " Columbia Insurance Company,	900 00	
Chicago and North Western Railroad bonds,	6,440 00	4,500 00
45 shares German American Bank,	3,262 50	
20 " Union Bank, Rahway,	2,000 00	
66 " New Jersey Central Railroad,	890 00	16,700 00
75 " New Jersey R.R. and Transfer Co.,	9,750 00	
25 " New York and New Haven Railroad,	2,100 00	
New Jersey Central Railroad bonds,	1,800 00	
25 shares Lamar Insurance Company,	2,625 00	2,000 00
Jersey City Water bonds,	1,060 00	900 00
	$79,162 50	$59,575 50

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$16,000 00	
Loans on mortgage of real estate (first liens*),	121,100 00	
Interest accrued thereon,	1,988 00	
United States bonds, market value,	181,256 25	
Loans on collateral security, as per schedule,	59,575 50	
Cash in the office of the company,	15,607 00	
deposited in various banks,	6,739 51	
Interest due and accrued,	1,842 27	
Premiums in course of collection (gross),	14,215 00	
Rents due and accrued,	100 00	
Premiums more than 3 months due, $2,218 05		
Gross Assets,		$418,423 53

Liabilities.

Losses adjusted, unpaid,	$10,419 34	
claimed and reported,	7,746 83	
disputed or resisted,	3,500 00	
Unearned premiums on outstanding risks,	65,756 20	
Due and accrued for rent, salaries, etc,	833 33	
Commissions and brokerage,	779 00	
Return premiums,	107 00	
Gross Liabilities, except Capital,		89,141 70
Surplus as regards Policy-holders,		$329,281 83
Paid-up Capital,		200,000 00
Surplus over Capital,		$129,281 83

Income.

Cash received for fire premiums,	$136,162 48	
Deduct re-insurance, rebate, and return prem's,	14,224 70	
Net cash received for fire premiums,		$121,937 78
Interest received on bonds and mortgages,		8,864 15
Interest and dividends received from all other sources,		15,030 25
Income from rents,		934 95
Gross Cash Income,		$146,767 13

Expenditures.

Cash paid for fire losses,	$69,322 79	
Deduct salvage and re-insurance,	34 81	
Net cash paid for fire losses,		$69,287 98

* Value of land mortgaged, $163,000 00
Value of buildings thereon, 155,500 00
Total value of property mortgaged, $318,500 00

Cash dividends paid,	$35,000 00
Cash paid for commissions and brokerage,	5,129 71
for salaries of officers and employees,	20,298 83
for State and local taxes,	5,147 22
paid for office, agency, and incidental expenses,	27,586 00
Gross Cash Expenditures,	$162,449 74

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$18,323,186 00	$157,705 90
written during 1877,	20,285,582 00	138,559 04
Total,	$38,608,768 00	$296,264 94
Deduct risks expired and terminated,	21,386,907 00	161,129 91
In force at end of year,	$17,221,861 00	$135,135 03
Deduct amount re-insured,	546,747 00	4,668 60
Net amount in force,	$16,675,114 00	$130,466 43

Miscellaneous.

Premiums received from organization of company,	$1,951,933 44
Losses paid from organization of company,	1,047,459 87
Cash dividends declared from organization of company,	244,791 77
Dividends declared during the year (17½ per cent.),	35,000 00
Losses incurred during the year,	82,427 39
Company's stock owned by directors,	101,400 00

STERLING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 18, 1864. Commenced business Jan. 18, 1864.]

Paid-up Capital, $200,000.

Andrew L. Soulard, *President.* *Secretary*, John K. Van Rensselaer.

Office, No. 155 Broadway, New York.

Attorney to accept service, Edward Stearns, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$252,000 00	$267,692 50
National Bank of Commerce stock, N.Y.	7,500 00	9,375 00
	$259,500 00	$277,067 50

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,		$277,067 50	
Cash in the office of the company,		1,882 41	
deposited in various banks,		1,242 16	
Premiums in course of collection (gross),		4,191 51	
Premiums more than 3 months due,	$547 99		
Gross Assets,			$284,383 58

Liabilities.

Losses adjusted, unpaid,		$4,719 26	
disputed or resisted,		2,500 00	
Unearned premiums on outstanding risks,		22,897 30	
Dividends to stockholders unpaid,		500 00	
Due and accrued for rent, salaries, etc.,		833 34	
Commissions and brokerage,		735 42	
Return premiums,		14 56	
Gross Liabilities, except Capital,			32,199 88
Surplus as regards Policy-holders,			$252,183 70
Paid-up Capital,			200,000 00
Surplus over Capital,			$52,183 70

Income.

Cash received for fire premiums,		$48,954 91	
Deduct re-insurance, rebate, and return prem's,		2,321 08	
Net cash received for fire premiums,			$46,633 83
Interest and dividends received from all sources,			16,514 93
Gross Cash Income,			$63,148 76

Expenditures.

Cash paid for fire losses,		$16,624 33	
Deduct salvage and re-insurance,		55 71	
Net cash paid for fire losses,			$16,568 62
Cash dividends paid,			19,500 00
paid for commissions and brokerage,			5,579 70
paid for salaries of officers and employees,			15,040 00
paid for interest on borrowed money, $56.20; office, agency, and incidental expenses, $8,467.34,			8,523 54
Gross Cash Expenditures,			$65,211 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$8,636,207 00	$48,806 80
written during 1877,	10,431,663 00	48,965 04
Total,	$19,067,870 00	$97,771 84
Deduct risks expired and terminated,	10,311,556 00	51,507 31
In force at end of year,	$8,756,314 00	$46,264 53
Deduct amount re-insured,	208,000 00	951 23
Net amount in force,	$8,548,314 00	$45,313 30

Miscellaneous.

Premiums received from organization of company,	$834,127 76
Losses paid from organization of company,	351,742 99
Cash dividends declared from organization of company,	210,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	20,319 88
Company's stock owned by directors,	82,800 00

ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY, ST. JOSEPH, MO.

[Incorporated Dec. 27, 1867. Commenced business Jan. 1, 1868.]

Paid-up Capital, $240,000.

Abbott P. Goff, *President.* *Secretary*, James H. Rice.

Attorney to accept service, Henry N. Baker, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Missouri State bonds, 6s,	$10,000 00	$10,400 00
Doniphan county bonds (Kan.),	56,500 00	39,550 00
Hanover township bonds (Kan.),	20,000 00	14,000 00
Troy district school bonds (Kan.),	2,300 00	2,300 00
Brown county bonds (Kan.),	35,500 00	24,850 00
Falls City school bonds (Neb.),	20,000 00	18,000 00
Buchanan county court-house warrants (Mo.),	7,000 00	7,000 00
" " bonds, 10s,	4,500 00	2,250 00
St. Joseph city bonds, 10s,	14,600 00	13,870 00
" " 7s,	32,000 00	22,400 00
" " 6s,	33,650 00	26,672 50
Buchanan Bank (St. Joseph) stock,	750 00	750 00
	$236,800 00	$182,042 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Fairbury precinct (Jeff. county, Neb.) bonds,	$7,650 00	$6,000 00
64 shares Pacific Hotel Company, St. Joseph,	5,760 00	5,000 00
15 " Calhoun Savings Bank, St. Joseph,	1,500 00	3,000 00
50 " Merchants' Insurance Company,	3,750 00	
Marshall county (Kan.) bonds, 10s,	1,000 00	850 00
10 shares Pacific Hotel Company, St. Joseph,	900 00	717 50
United States bonds,	330 00	3,000 00
60 shares Merchants' Insurance Co., St. Joseph,	4,500 00	
Marshall county (Kan.) bonds, 7s,	1,500 00	1,300 00
St. Joseph city bonds, 6s,	1,600 00	1,000 00
Loan to city of St. Joseph (secured),	10,000 00	10,000 00
82 shares Calhoun Savings Bank, St. Joseph,	17,900 00	10,000 00
165 " Merchants' Ins. Co., St. Joseph,		
	$56,390 00	$40,867 50

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$23,993 28	
Loans on mortgage of real estate (first liens *),	100,309 38	
Stocks, bonds, etc., as per schedule,	182,042 50	
Loans on collateral security, as per schedule,	40,867 50	
Cash deposited in various banks,	52,533 54	
Interest due and accrued,	14,752 24	
Premiums in course of collection (gross),	28,262 47	
Gross Assets,		$442,760 91

Liabilities.

Losses adjusted, unpaid,	$11,948 28	
Unearned premiums on outstanding risks,	79,118 12	
Dividends to stockholders unpaid,	324 50	
State and local taxes,	4,500 25	
Commissions and brokerage,	3,480 21	
Gross Liabilities, except Capital,		99,371 36
Surplus as regards Policy-holders,		$343,389 55
Paid-up Capital,		240,000 00
Surplus over Capital,		$103,389 55

Income.

Cash received for fire premiums,	$221,124 19	
Deduct re-insurance, rebate, and return prem's,	44,725 31	
Net cash received for fire premiums,		$176,398 88

* Total value of property mortgaged, ... $257,300 00
Amount of insurance held as collateral, ... 87,380 00

Interest and dividends received from all sources,		$33,865 74
Income from rents,	$1,972 04	
from commissions,	1,397 97	
		3,370 01
Gross Cash Income,		$213,634 63

Expenditures.

Cash paid for fire losses,	$85,417 41	
Deduct salvage and re-insurance,	1,776 72	
Net cash paid for fire losses,		$83,640 69
Cash dividends paid,		25,200 00
paid for commissions and brokerage,		35,480 20
paid for salaries of officers and employees,		13,443 00
paid for State and local taxes,		8,605 91
paid for office and incidental expenses,		4,007 10
Gross Cash Expenditures,		$170,376 90

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$9,920,332 00	$155,468 77
written during 1877,	14,410,298 00	221,124 19
Total,	$24,330,630 00	$376,592 96
Deduct risks expired and terminated,	13,747,851 00	216,538 20
In force at end of year,	$10,582,779 00	$160,054 76
Deduct amount re-insured,	203,985 00	2,535 57
Net amount in force,	$10,378,794 00	$157,519 19

Miscellaneous.

Premiums received from organization of company,	$1,347,576 43
Losses paid from organization of company,	638,551 85
Cash dividends declared from organization of company,	131,200 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	87,892 08
Company's stock owned by directors,	62,520 00

ST. NICHOLAS INSURANCE COMPANY, NEW YORK.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM WINSLOW, *President.* *Secretary*, J. DU BOIS.

Office, No. 166 Broadway.

Attorney to accept service, EDWARD A. LONG, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$178,000 00	$190,505 00
New York County bonds,	8,700 00	9,222 00
	$186,700 00	$199,727 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),		$63,750 00	
Interest accrued thereon,		1,776 00	
Stocks, bonds, etc., as per schedule,		199,727 00	
Cash in the office of the company,		1,848 28	
deposited in various banks,		5,265 84	
Interest due and accrued,		37 00	
Premiums in course of collection (gross),		12,650 00	
Rents due and accrued,	$16 67		
Re-insurance due,	4,307 60		
		4,324 27	
Premiums more than 3 months due,	$1,399 51		
Gross Assets,			$289,378 39

LIABILITIES.

Losses claimed and reported,	$13,554 62	
Unearned premiums on outstanding risks,	58,766 01	
Due and accrued for rent, salaries, etc.,	533 34	
Commissions and brokerage,	1,265 00	
Gross Liabilities, except Capital,		74,118 97
Surplus as regards Policy-holders,		$215,259 42
Paid-up Capital,		200,000 00
Surplus over Capital,		$15,259 42

* Value of lands mortgaged, $79,600 00
Value of buildings thereon, 44,000 00

Total value of property mortgaged, $123,600 00
Amount of insurance held as collateral, 46,000 00

Income.

Cash received for fire premiums,	$134,867 40	
Deduct re-insurance, rebate, and return prem's,	7,615 71	
Net cash received for fire premiums,		$127,251 69
Interest received on bonds and mortgages,		3,762 50
Interest and dividends received from all other sources,		12,321 76
Income from rents,		123 00
Gross Cash Income,		$143,458 95

Expenditures.

Cash paid for fire losses,	$97,716 84
dividends paid,	20,000 00
paid for commissions and brokerage,	23,553 32
paid for salaries of officers and employees,	17,370 00
paid for State and local taxes,	1,444 15
paid for office, agency, and incidental expenses,	13,526 95
Gross Cash Expenditures,	$173,611 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$18,344,617 00	$125,815 85
written during 1877,	25,122,014 00	134,867 40
Total,	$43,466,631 00	$260,683 25
Deduct risks expired and terminated,	22,468,604 00	144,119 63
In force at end of year,	$20,998,027 00	$116,563 62
Deduct amount re-insured,	82,000 00	528 01
Net amount in force,	$20,916,027 00	$116,035 61

Miscellaneous.

Premiums received from organization of company,	$2,331,330 47
Losses paid from organization of company,	1,344,452 03
Cash dividends declared from organization of company,	236,500 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	102,362 77
Company's stock owned by directors,	102,850 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* *Secretary*, C. A. EATON.

Office, Corner Third and Jackson Streets.

Attorney to accept service, GEORGE O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares First National Bank, St. Paul,	$20,000 00	$28,000 00
120 " Merchants' Nat'l Bank, St. Paul,	12,000 00	13,540 00
36 " First National Bank, St. Peter,	3,600 00	4,140 00
351 " St. Paul and S. C. R.R. Pref. 8s,	36,554 94	36,554 94
St. Paul and S. C. R.R. Land Contracts,	1,788 75	1,788 75
168 shares St. Paul Warehouse and Ele. Co.,	8,800 00	8,800 00
St. Paul Warehouse and Ele. Co. bonds,	8,000 00	8,000 00
St. Paul city bonds,	90 34	90 34
Minneapolis city bonds,	1,500 00	1,500 00
Stillwater city bonds,	10,000 00	10,000 00
Mankato city bonds,	8,500 00	8,500 00
Detroit town bonds,	4,000 00	4,000 00
Rock County bonds,	24,000 00	24,000 00
Cass County bonds,	7,400 00	7,400 00
Aitken County bonds,	3,200 00	3,200 00
Becker County bonds,	1,860 00	1,860 00
Pine County bonds,	7,757 00	7,757 00
Ramsey County bonds,	1,000 00	1,000 00
Otter Tail County School District bonds,	1,000 00	1,000 00
St. Cloud School District bonds,	100 00	100 00
	$161,151 03	$171,231 03

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
645 shares First National Bank, St. Paul,	$90,300 00	$59,784 00
100 " Second National Bank, St. Paul,	18,000 00	11,920 00
90 " Merchants' Nat'l Bank, St. Paul,	10,080 00	8,438 00
37½ " Savings Bank, St. Paul,	3,750 00	2,233 71
45 " First National Bank, Red Wing,	5,625 00	3,535 00
80 " First National Bank, Stillwater,	9,600 00	8,000 00
50 " Lumberman's Nat'l B'k, Stillwater,	6,000 00	5,000 00
15 " State Bank, Minneapolis,	1,500 00	1,399 00
2447 " St. Paul and S. C. R.R. Land,	146,820 00	99,652 03
40 " St. Paul and S. C. R.R. pref.	4,000 00	3,000 00
St Paul, S. and T. F. R.R. bonds,	9,400 00	6,000 00
1399 shares St. Paul Harvester Works,	76,945 00	60,905 00

60	shares	St. Paul Plow Works,	$2,250 00	$1,500 00
18	"	St. Paul Manufacturing Company,	675 00	600 00
5	"	St. Paul Warehouse and Ele. bonds,	500 00	414 60
1000	"	St. Paul Pioneer Press Company,	37,500 00	12,621 92
116	"	Seymour, Sabin, & Co. Mfg. Co.,	5,800 00	4,700 00
100	"	Mankato Linseed Oil Company,	3,750 00	1,800 62
100	"	Stillwater Gas-Light Company,	2,500 00	1,500 00
Aitken County bond,			500 00	400 00
American Express Company stock,			240 00	200 00
			$435,735 00	$293,603 88

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$110,814 45	
Loans on mortgage of real estate (first liens *),	117,981 33	
Interest due or accrued thereon,	4,610 65	
Stocks, bonds, etc., as per schedule,	171,231 03	
Loans on collateral security, as per schedule,	293,603 88	
Cash in the office of the company,	2,795 32	
deposited in various banks,	51,844 15	
Interest due and accrued,	18,018 67	
Premiums in course of collection (gross),	68,315 25	
Notes taken for marine and inland risks,	7,429 15	
Salvage on losses paid,	10,332 49	
Rents due and accrued,	1,080 05	
Gross Assets,†		$858,056 42

Liabilities.

Losses adjusted, unpaid,	$3,566 26	
claimed and reported,	9,164 24	
disputed or resisted,	4,250 00	
Unearned premiums on outstanding risks,	280,905 66	
Commissions and brokerage,	7,994 18	
Gross Liabilities, except Capital,		305,880 34
Surplus as regards Policy-holders,		$552,176 08
Paid-up Capital,		400,000 00
Surplus over Capital,		$152,176 08

* Value of lands mortgaged, $142,800 00
Value of buildings thereon, 98,500 00
Total value of property mortgaged, $241,300 00
Amount of insurance held as collateral, 67,350 00

† The company holds, also, instalment premium notes to the amount of $118,849.45, which do not enter into nor form any part of the assets of the company, as no portion of them is earned: whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

Income.

Cash received for fire premiums,	$492,467 09	
Deduct re-insurance, rebate, and return prem's,	56,370 50	
Net cash received for fire premiums,		$436,096 59
Cash received for marine and inland prem's,	$148,731 26	
Deduct re-insurance, rebate, and return prems,	10,624 63	
Net cash received for marine and inland prem's,		138,106 63
Unpaid premium notes rec'd during the year,	$7,429.15	
Interest received on bonds and mortgages,		10,495 02
Interest and dividends received from all other sources,		53,693 37
Income from rents,		5,778 45
Gross Cash Income,		$644,170 06

Expenditures.

Cash paid for fire losses,	$334,911 58	
Deduct salvage and re-insurance,	3,170 80	
Net cash paid for fire losses,		$331,740 78
Cash paid for marine and inland losses,	$168,119 83	
Deduct salvage and re-insurance,	10,804 26	
Net cash paid for marine and inland losses,		157,315 57
Cash dividends paid,		66,696 47
paid for commissions and brokerage,		83,962 50
paid for salaries of officers and employees,		32,320 91
paid for State and local taxes,		15,901 14
paid for office, agency, and incidental expenses,		34,986 42
Gross Cash Expenditures,		$722,923 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$33,309,948 00	$522,852 58
written during 1877,	34,380,566 00	492,467 09
Total,	$67,690,514 00	$1,015,319 67
Deduct risks expired and terminated,	31,883,991 00	461,088 54
In force at end of year,	$35,806,523 00	$554,231 13
Deduct amount re-insured,	560,677 00	10,927 06
Net amount in force,	$35,245,846 00	$543,304 07
Marine risks outstanding Dec. 31, 1876,	$545,918 00	$8,273 74
written during 1877,	21,645,706 85	148,731 26
Total,	$22,191,624 85	$157,005 00
Deduct risks expired and terminated,	21,993,084 85	149,039 00
In force at end of year,	$198,540 00	$7,966 00

MISCELLANEOUS.

Premiums received from organization of company,	$3,399,298 98
Losses paid from organization of company,	2,193,946 08
Cash dividends declared from organization of company,	366,696 47
Dividends declared during the year,	66,696 47
Losses incurred during the year,	461,431 83
Company's stock owned by directors,	195,300 00

TOLEDO FIRE AND MARINE INSURANCE COMPANY, TOLEDO, OHIO.

[Incorporated Feb. 2, 1848. Commenced business April 1, 1848.]

PAID-UP CAPITAL, $200,000.

V. H. KETCHAM, *President.* *Secretary*, F. B. DODGE.

Attorney to accept service, MILTON CLARK, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,000 00	$1,100 00
Fulton County (O.) bonds,	1,000 00	1,000 00
First National Bank stock, Toledo,	8,100 00	11,340 00
	$10,100 00	$13,440 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
5	shares First National Bank, Toledo,	$700 00	$650 00
25	" Merchants' Nat'l Bank, Toledo,	2,750 00	2,000 00
10	" Toledo Savings Bank,	1,100 00	1,000 00
213	" Toledo and Wabash Elev. Co.,	21,300 00	7,100 00
212	" " " "	21,200 00	7,150 00
25	" " " "	2,500 00	1,825 00
35	" " " "	3,500 00	3,100 00
20	" Toledo G. L. and Coke Co.,	2,000 00	1,650 00
20	" Toledo Masonic Temple,	3,000 00	1,900 36
30	" Milburn Wagon Co.,	3,000 00	2,000 00
		$61,050 00	$28,375 36

SUMMARY OF ASSETS, DEC. 31, 1877.

Loans on mortgage of real estate (first liens *),	$103,800 00
Interest accrued thereon,	5,961 66

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* Value of lands mortgaged,	$176,500 00
Value of buildings thereon,	86,000 00
Total value of property mortgaged,	$262,500 00
Amount of insurance held as collateral,	34,750 00

Stocks, bonds, etc., as per schedule,	$13,440 00	
Loans on collateral security, as per schedule,	28,375 36	
Cash in the office of the company,	1,003 48	
deposited in First National Bank,	73,298 18	
Interest due and accrued,	1,908 52	
Premiums in course of collection (gross),	10,873 41	
Notes taken for marine and inland risks,	9,555 94	
Re-insurance due from other companies,	1,663 80	
Salvage on losses paid,	1,500 00	
Gross Assets,		$251,380 35

LIABILITIES.

Losses adjusted, unpaid,	$1,991 86	
claimed and reported,	3,072 00	
Unearned premiums on outstanding risks,	40,611 90	
Commissions and brokerage,	620 21	
Gross Liabilities, except Capital,		46,295 97
Surplus as regards Policy-holders,		$205,084 38
Paid-up Capital,		200,000 00
Surplus over Capital,		$5,084 38

INCOME.

Cash received for fire premiums,	$86,973 82	
Deduct re-insurance, rebate, and return prem's,	9,735 43	
Net cash received for fire premiums,		$77,238 39
Cash received for marine and inland prem's,	$58,776 25	
Deduct re-insurance, rebate, and return prem's,	26,380 66	
Net cash rec'd for marine and inl'd prem's,		32,395 59
Unpaid premium notes rec'd during the year,	$10,190 29	
Interest received on bonds and mortgages,		4,528 82
Interest and dividends received from all other sources,		6,100 82
Gross Cash Income,		$120,263 62

EXPENDITURES.

Cash paid for fire losses,	$67,886 33	
Deduct salvage and re-insurance,	733 32	
Net cash paid for fire losses,		$67,153 01
Cash paid for marine and inland losses,	$33,719 30	
Deduct salvage and re-insurance,	12,169 12	
Net cash paid for marine and inland losses,		21,550 18
Cash dividends paid,		10,000 00
Cash paid for commissions and brokerage,		20,888 59
paid for salaries of officers and employees,		3,100 00
paid for State and local taxes,		2,939 70
for office, agency, and incidental expenses,		6,126 02
Gross Cash Expenditures,		$131,757 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$4,250,862 00	$77,540 48
written during 1877,	5,797,059 00	88,633 61
Total,	$10,047,921 00	$166,174 09
Deduct risks expired and terminated,	5,337,488 00	88,714 81
In force at end of year,	$4,710,433 00	$77,459 28
Deduct amount re-insured,	63,912 00	1,197 36
Net amount in force,	$4,646,521 00	$76,261 92
Marine risks outstanding Dec. 31, 1876,	$50,750 00	$2,984 40
written during 1877,	3,201,183 00	62,801 88
Total,	$3,251,933 00	$65,786 28
Deduct risks expired and terminated,	3,155,117 00	61,435 92
In force at end of year,	$96,816 00	$4,350 36

Miscellaneous.

Cash dividends declared from organization of company,	$236,664 95
Dividends declared during the year (5 per cent.),	10,000 00
Losses incurred during the year,	100,952 63
Company's stock owned by directors,	115,500 00

TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March, 1872. Commenced business July 1, 1873.]

Paid-up Capital, $200,000.

David L. Taylor, *President.* *Secretary*, Edmund May.

Attorney to accept service, Augustus S. Lovett, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$92,000 00	$94,845 00
13 shares Mining Company of New Jersey,	1,300 00	845 00
	$93,300 00	$95,690 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
11 shares	8th National Bank Philadelphia,	$1,540 00	$1,100 00
100 "	West Jersey Railroad,	3,500 00	4,500 00
5 "	Dorchester and Leisburg L. Asso'n,	830 00	
5 "	Dividing Creek L. Association,	600 00	
100 "	Camden Trust Company,	3,000 00	2,500 00

Philadelphia city bonds,	$1,695 00	$1,500 00
" " "	1,300 00	1,000 00
10 shares Camden Trust Company,	300 00	650 00
10 " Millville National Bank,	750 00	
Cumberland Co. New Jersey bond,	105 00	500 00
10 shares First National Bank, Camden,	500 00	
100 " Camden Trust Company,	3,000 00	2,500 00
115 " American Dredging Company,	6,900 00	5,000 00
175 " " " "	10,500 00	8,750 00
40 " Pennsylvania Railroad,	1,320 00	6,098 00
35 " Camden Trust Company,	1,050 00	
50 " Millville Insurance Company,	5,000 00	
	$41,890 00	$34,098 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$105,883 33	
Interest accrued thereon,	2,796 81	
Stocks, bonds, etc., as per schedule,	95,690 00	
Loans on collateral security, as per schedule,	34,098 00	
Cash in the office of the company,	464 73	
deposited in Camden Trust Company,	8,392 13	
Interest due and accrued,	1,578 43	
Premiums in course of collection (gross),	17,669 15	
Notes taken for marine and inland risks,	12,551 57	
Salvage claims,	2,800 00	
Interest in vessel property,	2,418 60	
Gross Assets,		$284,342 75

Liabilities.

Losses adjusted, unpaid,	$2,134 68	
claimed and reported,	3,728 00	
disputed or resisted,	3,000 00	
Total amount of losses,	$8,862 68	
Less re-insurance,	1,000 00	
Net amount of unpaid losses,	$7,862 68	
Unearned premiums on outstanding risks,	57,625 24	
Reclaimable on perpetual fire policies,	872 10	
Dividends to stockholders unpaid,	294 00	

* Value of lands mortgaged, $82,850 00
Value of buildings thereon, 187,800 00
Total value of property mortgaged, $270,650 00
Amount of insurance held as collateral, 92,000 00

Due and accrued for rent, salaries, etc.,	$600 00	
Commissions and brokerage,	1,505 20	
Gross Liabilities, except Capital,		$68,759 22
Surplus as regards Policy-holders,		$215,583 53
Paid-up Capital,		200,000 00
Surplus over Capital,		$15,583 53

Income.

Cash received for fire premiums,	$83,074 61	
Deduct re-insurance, rebate, and return prem's,	1,764 95	
Net cash received for fire premiums,		$81,309 66
Cash received for marine and inland prem's,	$15,733 48	
Deduct re-insurance, rebate, and return prem's,	1,688 45	
Net cash received for marine and inland prem's,		14,045 03
Unpaid premium notes rec'd during the year,	$12,551 57	
Interest received on bonds and mortgages,		5,679 83
Interest and dividends received from all other sources,		9,836 71
Income from premium in gold,		93 93
Deposits received for perpetual fire risks,	$304 00	
Gross Cash Income,		$110,965 16

Expenditures.

Cash paid for fire losses,		$61,093 85
Cash paid for marine and inland losses,	$33,981 98	
Deduct salvage and re-insurance,	2,740 45	
Net cash paid for marine and inland losses,		31,241 53
Cash dividends paid,		16,024 00
Cash paid for commissions and brokerage,		16,205 34
paid for salaries of officers and employees,		4,458 16
paid for State and local taxes,		2,929 43
paid for office, agency, and incidental expenses,		7,751 87
Gross Cash Expenditures,		$139,704 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$4,738,596 99	$86,592 42
written during 1877,	6,184,527 29	83,488 29
Total,	$10,923,124 28	$170,080 71
Deduct risks expired and terminated,	5,670,944 17	81,962 29
In force at end of year,	$5,252,180 11	$88,118 42
Deduct amount re-insured,	37,350 00	778 02
Net amount in force,	$5,214,830 11	$87,340 40

Marine risks outstanding Dec. 31, 1876,	$332,850 00	$24,183 15
written during 1877,	262,450 25	14,925 45
Total,	$595,300 25	$39,108 60
Deduct risks expired and terminated,	377,404 00	24,482 46
In force at end of year,	$217,896 25	$14,626 14
Deduct amount re-insured,	12,300 00	735 00
Net amount in force,	$205,596 25	$13,891 14
Perpetual risks in force,	$30,300 00	$969 00

MISCELLANEOUS.

Premiums received from organization of company,	$465,195 12
Losses paid from organization of company,	272,916 57
Cash dividends declared from organization of company,	53,310 00
Dividends declared during the year (8 per cent.),	16,000 00
Losses incurred during the year,	85,195 06
Company's stock owned by directors,	105,150 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized May, 1872.]

PAID-UP CAPITAL, $500,000.

CHARLES COMSTOCK, *President.* *Secretary*, ROBERT J. SMITH.

Attorney to accept service, S. G. PARSONS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$550,000 00	$588,500 00
Cook County bonds,	52,500 00	56,437 50
Evanston Water Loan bonds,	20,000 00	20,000 00
Chicago city bonds,	13,000 00	13,975 00
	$635,500 00	$678,912 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
N. H. Warren & Co., trust deed,	$5,500 00	$3,823 66

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$11,432 24
Stocks, bonds, etc., as per schedule,	678,912 50
Loans on collateral security, as per schedule,	3,823 66

Cash in the office of the company,	$3,467 70	
Cash deposited in Corn Exchange Nat'l B'k,	60,025 42	
Interest due and accrued,	813 64	
Premiums in course of collection (gross),	36,033 70	
Balances due from other companies,	14,812 57	
Personal property,	$3,000 00	
Gross Assets,		$809,321 43

LIABILITIES.

Losses adjusted, unpaid,	$1,419 93	
claimed and reported,	8,297 22	
Unearned premiums on outstanding risks,	157,155 49	
Commissions and brokerage,	7,206 74	
Gross Liabilities, except Capital,		174,079 38
Surplus as regards Policy-holders,		$635,242 05
Paid-up Capital,		500,000 00
Surplus over Capital,		$135,242 05

INCOME.

Cash received for fire premiums,	$404,463 68	
Deduct re-insurance, rebate, and return prem's,	86,421 11	
Net cash received for fire premiums,		$318,042 57
Cash received for marine and inland prem's,	$4,466 15	
Deduct re-insurance, rebate, and return prem's,	101 82	
Net cash received for marine and in'ld prem's,		4,364 33
Interest and dividends received from all sources,		36,058 78
Income from commissions,		20,580 63
Gross Cash Income,		$379,046 31

EXPENDITURES.

Cash paid for fire losses,	$167,209 08	
Deduct salvage and re-insurance,	6,307 53	
Net cash paid for fire losses,		$160,901 55
Cash paid for marine and inland losses,	$5,414 49	
Deduct salvage and re-insurance,	366 59	
Net cash paid for marine and inland losses,		5,047 90
Cash dividends paid,		60,000 00
paid for commissions and brokerage,		55,562 31
paid for salaries of officers and employees,		24,071 08
paid for State and local taxes,		6,864 14
paid for office, agency, and incidental expenses,		32,002 28
Gross Cash Expenditures,		$344,449 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,705,496 90	$239,140 32
written during 1877,	26,335,414 56	404,463 68
Total,	$41,040,911 46	$643,604 00
Deduct risks expired and terminated,	21,182,781 47	330,632 85
In force at end of year,	$19,858,129 99	$312,971 15
Marine risks outstanding Dec. 31, 1876,	$12,560 00	$58 23
written during 1877,	901,173 27	4,466 15
Total,	$913,733 27	$4,524 38
Deduct risks expired and terminated,	913,733 27	4,524 38

Miscellaneous.

Premiums received from organization of company,	$2,078,213 08
Losses paid from organization of company,	1,101,813 22
Cash dividends declared from organization of company,	290,000 00
Dividends declared during the year (12 per cent.),	60,000 00
Losses incurred during the year,	167,022 99
Company's stock owned by directors,	168,100 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

Paid-up Capital, $200,000.

Richard S. Smith, *President.* *Secretary*, John B. Craven.

Attorney to accept service, Timothy T. Sawyer, Jun., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Camden and Amboy R. R. coupon bonds, 6s,	$11,200 00	$11,424 00
Chesapeake and Delaware Canal reg. bonds, 6s,	14,610 00	11,103 60
Pennsylvania R. R. 1st mort. coupon b'ds, 6s,	1,000 00	1,090 00
Schuylkill Navigation Co. reg. bonds, 6s,	10,000 00	6,400 00
Philadelphia and Erie R. R. coupon bonds, 6s,	10,000 00	10,300 00
Pennsylvania Canal Co. coupon bonds, 6s,	15,000 00	9,750 00
North Pennsylvania R. R. coupon bonds,	14,500 00	15,895 00
Pittsburgh water-loan coupon bonds, 7s,	7,000 00	7,350 00
Phila. and Reading R. R. reg. bonds, 7s,	5,000 00	5,050 00
Lehigh Valley R. R. reg. bonds, 6s,	5,000 00	5,425 00
American S. S. Co. coupon bonds, 6s,	5,000 00	3,750 00
United States bonds,	5,300 00	5,526 25
Philadelphia city warrants,	49,943 40	50,068 26

Susq. Coal Co. coupon bonds, 6s,	$10,000 00	$7,500 00
100 shares Little Schuylkill Railroad,	5,000 00	4,200 00
134 " Pennsylvania Railroad,	6,700 00	4,455 50
127 " North Pennsylvania Railroad,	6,350 00	4,699 00
48 " Delaware Railroad,	1,200 00	1,200 00
106 " Pennsylvania Canal Co.,	5,300 00	742 00
68 " Philadelphia National Bank,	6,800 00	11,560 00
88 " Farmers and Mechanics' Nat'l B'k,	8,800 00	10,912 00
88 " Delaware Mutual Safety Ins. Co.,	2,200 00	2,640 00
20 " Phila. and So. Mail S. S. Co.,	5,000 00	400 00
525 " Harrisburg, P., M. J., and Lancaster R. R.,	26,250 00	28,350 00
	$237,153 40	$219,790 61

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
300 shares Fidelity Insurance Trust Co.,	$40,700 00	$35,000 00
54 " Union National Bank,	2,970 00	2,500 00
Northern Central Railroad 2d mortgage bond,	1,300 00	1,000 00
" " " " " "	3,250 00	5,600 00
30 shares Union National Bank,	1,650 00	
28 " Conshohocken Quarry Co.,	2,040 00	
Northern Central Railroad bonds (gold),	1,000 00	2,500 00
" " " 2d mortgage bonds,	1,950 00	
40 shares Pennsylvania Railroad,	1,330 00	1,000 00
Philadelphia city bonds, 6s,	4,480 00	4,000 00
25 shares Union Mut. Build'g and Loan As'n,	700 00	300 00
Warren and Franklin Railway 1st mort. bonds,	1,000 00	100 00
	$62,370 00	$52,000 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$219,790 61	
Loans on collateral security, as per schedule,	52,000 00	
Cash in the office of the company,	4,681 21	
deposited in various banks,	15,572 07	
Interest due and accrued,	6,311 95	
Premiums in course of collection (gross),	15,301 89	
Notes taken for marine and inland risks,	12,504 75	
Re-insurance due from other companies,	6,000 00	
Gross Assets,		$332,162 48

Liabilities.

Losses adjusted, unpaid,	$961 41
claimed and reported,	16,359 54
disputed or resisted.	2,500 00
Unearned premiums on outstanding risks,	47,751 25

Reclaimable on perpetual fire policies,	$26,252 64	
Dividends to stockholders unpaid,	1,700 20	
Due and accrued for rent, salaries, etc.,	1,000 00	
Commissions and brokerage,	684 50	
Gross Liabilities, except Capital,		$97,209 54
Surplus as regards Policy-holders,		$234,952 94
Paid-up Capital,		200,000 00
Surplus over Capital,		$34,952 94

INCOME.

Cash received for fire premiums,	$82,151 98	
Deduct re-insurance, rebate, and return prem's,	14,116 18	
Net cash received for fire premiums,		$68,035 80
Cash received for marine and inland prem's,	$67,603 28	
Deduct re-insurance, rebate, and return prem's,	8,682 54	
Net cash received for marine and inl'd prem's,		58,920 74
Unpaid premium notes received during year,	$17,876 20	
Interest and dividends received from all sources,		14,401 37
Deposits received for perpetual fire risks,	$1,130 00	
Gross Cash Income,		$141,357 91

EXPENDITURES.

Cash paid for fire losses,	$55,347 44	
Deduct salvage and re-insurance,	1,072 67	
Net cash paid for fire losses,		$54,274 77
Cash paid for marine and inland losses,	$48,642 48	
Deduct salvage and re-insurance,	2,887 64	
Net cash paid for marine and inland losses,		45,754 84
Cash dividends paid,		22,615 50
Cash paid for commissions and brokerage,		17,614 22
paid for salaries of officers and employees,		11,800 00
paid for State and local taxes,		1,285 10
paid for office, agency, and incidental expenses,		10,277 60
Deposits returned on perpetual fire risks,	$643 59	
Gross Cash Expenditures,		$163,622 03

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$5,607,550 00	$58,441 54
written during 1877,	7,901,132 00	82,151 98
Total,	$13,508,682 00	$140,593 52
Deduct risks expired and terminated,	7,160,326 00	82,212 50
In force at end of year,	$6,348,356 00	$58,381 02
Deduct amount re-insured,	92,165 00	1,189 68
Net amount in force,	$6,256,191 00	$57,191 34

Marine risks outstanding Dec. 31, 1876,	$294,610 00	$25,742 16
written during 1877,	2,802,925 00	67,603 28
Total,	$3,097,535 00	$93,345 44
Deduct risks expired and terminated,	2,782,510 00	73,898 29
In force at end of year,	$315,025 00	$19,447 15
Deduct amount re-insured,	29,500 00	1,280 38
Net amount in force,	$285,525 00	$18,166 77
Perpetual risks in force,	$758,925 00	$29,169 59

MISCELLANEOUS.

Premiums received from organization of company,	$13,363,415 00
Losses paid from organization of company,	9,936,562 00
Cash dividends declared from organization of company,	1,670,599 00
Dividends declared during the year,	23,000 00
Losses incurred during the year,	101,741 76
Company's stock owned by directors,	42,470 00

UNION MARINE AND FIRE INSURANCE COMPANY, GALVESTON, TEXAS.

[Incorporated Jan. 26, 1848. Commenced business July 15, 1854.]

PAID-UP CAPITAL, $200,000.

I. DYER, *President.* *Secretary*, W. F. BEERS.

Attorney to accept service, GEORGE O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Texas State bonds, 6s and 10s,	$16,900 00	$17,377 00
Galveston county bonds, 10s,	54,000 00	55,080 00
Galveston city bonds, 10s,	9,200 00	8,908 00
So. Cotton Press and Manuf. Co. bonds, 10s,	15,000 00	15,300 00
Texas Cotton Press and Man. Co. bonds, 10s,	3,000 00	3,060 00
Galveston Wharf Co. bonds, 10s,	28,000 00	28,560 00
Galveston City Railroad bonds, 10s,	10,000 00	10,000 00
222 shares Galveston City Railroad,	11,100 00	1,776 00
16 " Island City Savings Bank,	1,600 00	1,560 00
	$148,800 00	$141,621 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Galveston County Railroad bonds,	$1,020 00	
2 shares National Bank of Texas,	210 00	
50 " Galveston Wharf Co.,	1,600 00	$5,000 00
25 " Texas Cotton Press and Manuf. Co.,	2,275 00	
12 " So. Cotton Press and Manuf. Co.,	600 00	
6 " Texas Cotton Press and Manu. Co.,	558 00	500 00
Galveston Co. Railroad bonds,	1,020 00	2,500 00
Galveston city bonds,	2,130 00	
50 shares First National Bank of Galveston,	4,300 00	2,500 00
29 " Gulf Loan and Homestead Co.,	2,813 00	2,150 00
50 " Gulf City Cotton Press Man. Co.,	5,000 00	
5 " Texas Cotton Press Manuf. Co.,	465 00	4,900 00
5 " Crescent City Oil Co.,	500 00	
So. Cotton Press and Manuf. Co. bonds,	2,040 00	
Texas Cotton Press and Manuf. Co. bonds,	510 00	2,500 00
4 shares First National Bank of Galveston,	344 00	
20 " Galveston Gas Co.,	1,000 00	
3 " Galveston Wharf Co.,	96 00	
40 " First National Bank of Galveston,	3,440 00	10,000 00
60 " National Bank of Texas,	6,300 00	
Galveston city bonds,	400 00	
39 shares Galveston Gas Co.,	1,950 00	1,800 00
$\frac{1}{10}$ share Galveston City Co.,	850 00	593 50
200 shares So. Cotton Press and Manuf. Co.,	12,500 00	10,700 00
56 " Galveston Wharf Co.,	1,792 00	1,400 00
25 " First National Bank of Galveston,	2,150 00	
82 " Galveston Gas Co.,	4,100 00	6,067 50
Galveston county bonds,	800 00	
10 shares First National Bank of Galveston,	860 00	850 00
Galveston city bonds,	100 00	
	$61,723 00	$51,461 00

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens *),	$13,000 00
Interest accrued thereon,	233 33
Stocks, bonds, etc., as per schedule,	141,621 00
Loans on collateral security, as per schedule,	51,461 00
Cash in the office of the company,	1,953 65
deposited in Nat'l Bank of Texas,	20,478 25
Interest due and accrued,	576 11

* Value of lands mortgaged, $15,000 00
Value of buildings thereon, 15,000 00
Total value of property mortgaged, $30,000 00
Amount of insurance held as collateral, 10,000 00

Premiums in course of collection (gross),	$10,206 74	
Personal loan secured,	7,616 87	
Office furniture and safes,	$2,558 16	
Gross Assets,		$247,146 95

LIABILITIES.

Losses adjusted, unpaid,	$2,156 41	
claimed and reported,	3,798 86	
disputed or resisted,	3,050 00	
Total amount of losses,	$9,005 27	
Less re-insurance,	4,502 63	
Net amount of unpaid losses,	$4,502 64	
Unearned premiums on outstanding risks,	39,024 27	
Dividends to stockholders unpaid,	397 50	
Commissions and brokerage,	212 00	
Gross Liabilities, except Capital,		44,136 41
Surplus as regards Policy-holders,		$203,010 54
Paid-up Capital,		200,000 00
Surplus over Capital,		$3,010 54

INCOME.

Cash received for fire premiums,	$176,928 65	
Deduct re-insurance, rebate, and return prem's,	94,157 85	
Net cash received for fire premiums,		$82,770 80
Cash received for marine and inland prem's,	$26,048 64	
Deduct re-insurance, rebate, and return prem's,	10,420 08	
Net cash received for marine and inl'd prem's,		15,628 56
Interest and dividends received from all sources,		22,252 36
Income from premium on gold,		301 72
Income from commissions,		1,455 47
Gross Cash Income,		$122,408 91

EXPENDITURES.

Cash paid for fire losses,	$94,874 51	
Deduct salvage and re-insurance,	34,631 16	
Net cash paid for fire losses,		$60,243 35
Cash paid for marine and inland losses,	$18,337 62	
Deduct salvage and re-insurance,	4,492 93	
Net cash paid for marine and inland losses,		13,844 69
Cash dividends paid,		17,602 50
Cash paid for commissions and brokerage,		17,038 96
paid for salaries of officers and employees,		9,512 46
paid for State and local taxes,		4,446 48
paid for office, agency, and incidental expenses,		4,888 70
Gross Cash Expenditures,		$127,577 14

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$3,340,059 00	$63,904 42
written during 1877,	11,311,779 00	176,928 65
Total,	$14,651,838 00	$240,833 07
Deduct risks expired and terminated,	7,275,553 00	114,905 40
In force at end of year,	$7,376,285 00	$125,927 67
Deduct amount re-insured,	3,358,353 00	50,634 41
Net amount in force,	$4,017,932 00	$75,293 26
Marine risks outstanding Dec. 31, 1876,	$131,188 00	$1,829 25
written during 1877,	2,122,618 00	26,048 64
Total,	$2,253,806 00	$27,877 89
Deduct risks expired and terminated,	2,209,601 00	26,948 55
In force at end of year,	$44,205 00	$929 34
Deduct amount re-insured,	3,250 00	145 00
Net amount in force,	$40,955 00	$784 34

Miscellaneous.

Premiums received from organization of company,	$1,027,743 00
Losses paid from organization of company,	532,803 00
Cash dividends declared from organization of company,	130,000 00
Dividends declared during the year (9 per cent.),	18,000 00
Losses incurred during the year,	74,088 00
Company's stock owned by directors,	65,250 00

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, RICHMOND, VA.

[Incorporated March, 1832. Commenced business March, 1832.]

Paid-up Capital $250,000.

Wm. L. Cowardin, *President.* *Secretary*, Wm. H. McCarthy.

Attorney to accept service, J. Edward Hollis, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$40,000 00	$43,075 00
Richmond city bonds, 8s,	9,000 00	10,620 00
Manchester bridge bonds, 8s,	12,500 00	13,125 00
Mississippi state warrants,	10,000 00	9,750 00

Danville Corporation bonds, 8s,	$20,000 00	$19,000 00
Lynchburg city bonds,	1,200 00	1,140 00
Wilmington city bonds (N.C.), gold, 8s,	21,500 00	19,200 00
National Bank of Virginia stock,	3,200 00	3,008 00
Richmond Female Institute stock,	1,000 00	600 00
Virginia State bonds,	1,600 00	1,600 00
Georgia State bonds,	15,000 00	15,000 00
Bank of Richmond stock,	1,300 00	780 00
Richmond city bonds, 6s,	1,250 00	1,281 25
	$137,550 00	$138,179 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Virginia State Insurance Company stock,	$2,900 00	$2,000 00
City Savings Bank stock,	400 00	400 00
Old Dominion S.S. Company stock,	380 00	388 82
Citizens' Bank of Richmond stock,	2,668 00	2,151 25
Wilmington city bonds,	4,050 00	447 13
Richmond Female Institute stock,	600 00	223 00
Richmond Stove Company bonds,	2,000 00	900 00
South Side Railroad bonds,	450 00	125 00
	$13,448 00	$6,635 20

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$61,704 07	
Loans on mortgage of real estate (first liens *),	252,582 05	
Interest due or accrued thereon,	18,273 69	
Stocks, bonds, etc., as per schedule,	138,179 25	
Loans on collateral security, as per schedule,	6,635 20	
Cash in the office of the company,	1,091 00	
deposited in National Bank of Virginia,	11,125 11	
Interest due and accrued,	7,480 48	
Premiums in course of collection (gross),	37,563 19	
Notes taken for marine and inland risks,	23,859 02	
Rents due and accrued,	1,541 07	
Bills receivable secured,	6,610 00	
Bills receivable, commercial paper,	40,285 85	
Gross Assets,		$606,929 98
Special deposit in other States (net),†		29,877 72
Balance,		$577,052 26

* Value of lands mortgaged, $225,907 00
Value of buildings thereon, 451,814 00
Total value of property mortgaged, $677,721 00
Amount of insurance held as collateral, 250,650 00

† Deposits in other States for special protection of citizens of such States, $72,276 25
Liabilities in such States, 42,398 53
$29,877 72

Liabilities.

Losses claimed and reported,	$15,480 01	
disputed or resisted,	21,904 00	
Unearned premiums on outstanding risks,	143,952 59	
Reclaimable on perpetual fire policies,	712 50	
Dividends to stockholders unpaid,	1,476 25	
Due and accrued for rent, salaries, etc.,	50 00	
State and local taxes,	250 00	
Commissions and brokerage,	200 00	
Gross Liabilities, except Capital,		$184,025 35
Surplus as regards Policy-holders in this State,		* $393,026 91
Paid-up Capital,		250,000 00
Surplus over Capital,		$143,026 91

Income.

Cash received for fire premiums,	$196,081 39	
Deduct re-ins., rebate, and return premiums,	17,438 14	
Net cash received for fire premiums,		$178,643 25
Cash received for marine and inland premiums,		2,279 81
Interest received on bonds and mortgages,		23,117 87
Interest and dividends received from all other sources,		14,327 36
Income from rents,		1,742 13
Gross Cash Income,		$220,110 42

Expenditures.

Cash paid for fire losses,	$99,870 29	
Deduct salvage and re-insurance,	2,350 00	
Net cash paid for fire losses,		$97,520 29
Cash dividends paid,		39,094 00
paid for commissions and brokerage,		23,024 07
for salaries of officers and employees,		18,566 00
for State and local taxes and fees,		7,295 82
Gross Cash Expenditures,		$185,500 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$14,733,545 00	$262,987 25
written during 1877,	13,373,854 00	178,517 04
Total,	$28,107,399 00	$441,504 29
Deduct risks expired and terminated,	13,683,476 00	166,956 68
In force at end of year,	$14,423,923 00	$274,547 61
Deduct amount re-insured,	171,469 00	4,332 83
Net amount in force,	$14,252,454 00	$270,214 78

* This Company has $10,000 on deposit with the treasurer of this State, for the special protection of Massachusetts policy-holders.

Marine risks written during 1877,	$403,977 00	$2,279 81
Deduct risks expired and terminated,	403,977 00	2,279 81

MISCELLANEOUS.

Cash dividends declared from organization of company,	$1,047,036 00
Dividends declared during the year (16 per cent.),	40,000 00
Losses incurred during the year,	92,859 41
Company's stock owned by directors,	9,900 00

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated Dec. 7, 1867. Commenced business Dec. 9, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* *Secretary*, JESSE M. ADAMS.

Attorney to accept service, S. C. WARRINER, *Springfield.*

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Jefferson county bonds,	$1,365 00	
United States 5-20 bonds,	212 00	$2,000 00
Oswego city bonds,	100 00	
Champion town bonds,	700 00	
Merchants' Bank stock,	1,350 00	1,500 00
Northern Insurance Company stock,	500 00	
Agricultural Insurance Company stock,	12,075 00	6,613 17
Merchants' Bank stock,	2,700 00	3,000 00
Northern Insurance Company stock,	500 00	
Agricultural Insurance Company stock,	17,500 00	11,000 00
Merchants' Bank stock,	1,170 00	1,600 00
Agricultural Insurance Company stock,	875 00	
Merchants' Bank stock,	1,170 00	1,700 00
Agricultural Insurance Company stock,	875 00	
" " " "	2,625 00	1,000 00
Bond and mortgage,	900 00	
Union Bank stock,	1,650 00	6,308 00
Agricultural Insurance Company stock,	7,000 00	
" " " "	8,750 00	4,703 61
Bond and mortgage,	1,000 00	1,758 75
Agricultural Insurance Company stock,	1,758 00	
" " " "	1,750 00	1,000 00
Union Bank stock,	4,400 00	3,200 00
Davis S. Machine guar. bonds,	1,000 00	
Agricultural Insurance Company stock,	14,000 00	11,402 38
" " " "	3,500 00	
Merchants' Bank stock,	1,170 00	1,200 00

Davis S. Machine guar. bonds,	$1,500 00	$3,200 00
Union Pacific Railroad bonds,	2,200 00	
Agricultural Insurance Company stock,	10,517 00	6,500 00
Bond and mortgage,	1,000 00	1,400 00
Agricultural Insurance Company stock,	875 00	
" " " "	3,500 00	1,700 00
Bond and mortgage,	750 00	700 00
" " "	400 00	350 00
Agricultural Insurance Company stock,	875 00	450 00
Bond and mortgage,	3,200 00	3,200 00
	$115,412 00	$75,485 91

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$6,000 00	
Loans on mortgage of real estate (first liens *),	380,634 12	
Interest due or accrued thereon,	15,849 89	
United States bonds, market value,	106,000 00	
Loans on collateral security, as per schedule,	75,485 91	
Cash in the office of the company,	4,289 83	
deposited in Merchants' Nat'l Bank,	59,912 44	
Interest due or accrued,	4,571 44	
Premiums in course of collection (net),	88,525 29	
Gross Assets,		$741,268 92

Liabilities.

Losses adjusted, unpaid,	$6,163 00	
claimed and reported,	18,300 00	
disputed or resisted,	6,000 00	
Total amount of losses,	$30,463 00	
Less salvage claims,	4,800 00	
Net amount of unpaid losses,	$25,663 00	
Unearned premiums on outstanding risks,	446,834 30	
Gross Liabilities, except Capital,		472,497 30
Surplus as regards Policy-holders,		$268,771 62
Paid-up Capital,		200,000 00
Surplus over Capital,		$68,771 62

* Value of lands mortgaged,	$810,150 00
Value of buildings thereon,	311,000 00
Total value of property mortgaged,	$1,121,150 00
Amount of insurance held as collateral,	266,410 00

Income.

Cash received for fire premiums,	$167,324 51	
Deduct re-insurance, rebate, and return prem's,	30,524 66	
Net cash received for fire premiums,		$136,799 85
Interest received on bonds and mortgages,		25,239 25
Interest and dividends received from all other sources,		9,668 09
Gross Cash Income,		$171,707 19

Expenditures.

Net cash paid for fire losses,	$228,887 85
Cash dividends paid,	20,000 00
paid for commissions and brokerage,	88,755 04
paid for salaries of officers and employees,	29,628 21
paid for State and local taxes,	11,010 46
paid for office, agency, and incidental expenses,	36,179 35
Gross Cash Expenditures,	$414,460 91

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$105,668,893 00	$877,639 15
written during 1877,	53,840,171 00	430,265 42
Total,	$159,509,064 00	$1,307,904 57
Deduct risks expired and terminated,	56,081,995 00	426,621 35
In force at end of year,	$103,427,069 00	$881,283 22

Miscellaneous.

Premiums received from organization of company,	$2,233,596 15
Losses paid from organization of company,	989,812 72
Cash dividends declared from organization of company,	180,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	229,377 45
Company's stock owned by directors,	119,800 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N.Y.

[Incorporated, as Mutual, March 4, 1837. Commenced business, as Joint Stock, Jan. 1, 1870.]

PAID-UP CAPITAL, $300,000.

GEORGE J. PENFIELD, *President.* *Secretary*, GEORGE R. CRAWFORD.
Attorney to accept service, MILTON CLARK, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$480,000 00	$513,581 25
Central Pacific Railroad bonds,	20,000 00	21,600 00
Chesapeake and Ohio Railroad bonds,	10,000 00	2,500 00
Manufacturers and Merchants' Bank stock,	2,000 00	2,000 00
	$512,000 00	$539,681 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Huguenot Park Association stock,	$3,500 00	$2,000 00
Poughkeepsie Gas Company stock,	4,000 00	2,000 00
Central Bank, Westchester Co. stock,	1,900 00	2,500 00
Taylor Iron Works stock,	600 00	
Harlem and Fordham Railroad stock,	900 00	
Citizens' Bank stock,	5,000 00	2,000 00
Bond and mortgage assigned,	500 00	500 00
Bowery Bank stock,	14,500 00	10,000 00
Central Bank, Westchester, stock,	2,600 00	2,000 00
Star Fire Insurance Company,	3,630 00	2,100 00
	$37,130 00	$23,100 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$28,000 00
Loans on mortgage of real estate (first liens*),	177,350 00
Interest due or accrued thereon,	6,864 51
Stocks, bonds, etc., as per schedule,	539,681 25
Loans on collateral security, as per schedule,	23,100 00
Cash in the office of the company,	8,974 24
deposited in various banks,	28,963 88
Interest due and accrued,	1,624 49

* Value of lands mortgaged, $167,450 00
Value of buildings thereon, 279,950 00
Total value of property mortgaged, $447,400 00
Amount of insurance held as collateral, 221,550 00

Premiums in course of collection (gross),	$87,058 95	
Rents due and accrued,	1,524 65	
Premiums more than 3 mos. due,	$3,272 38	
Gross Assets,		$903,141 97
Special deposit in Virginia (net),*		6,583 71
Balance,		$896,558 26

Liabilities.

Losses adjusted, unpaid,	$9,742 11	
claimed and reported,	7,722 45	
disputed or resisted,	11,800 00	
Unearned premiums on outstanding risks,	343,749 76	
Commissions and brokerage,	9,124 76	
Gross Liabilities, except Capital,		382,139 08
Surplus as regards Policy-holders in this State,		$514,419 18
Paid-up Capital,		300,000 00
Surplus over Capital,		$214,419 18

Income.

Cash received for fire premiums,	$687,160 82	
Deduct re-ins., rebate, and return premiums,	77,774 16	
Net cash received for fire premiums,		$609,386 66
Interest received on bonds and mortgages,		12,542 80
Interest and dividends received from all other sources,		26,366 91
Gross Cash Income,		$648,296 37

Expenditures.

Cash paid for fire losses,	$337,433 84	
Deduct salvage and re-insurance,	8,723 45	
Net cash paid for fire losses,		$328,710 39
Cash dividends paid,		29,955 00
paid for commissions and brokerage,		112,658 75
paid for salaries of officers and employees,		29,800 00
paid for State and local taxes,		15,839 77
paid for office, agency, and incidental expenses,		69,175 57
Gross Cash Expenditures,		$586,139 48

* Deposits in Virginia for special protection of citizens of said State, $10,000 00
Liabilities in such State, 3,416 29
$6,583 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$66,012,790 00	$707,739 89
written during 1877,	78,280,790 00	687,160 82
Total,	$144,293,580 00	$1,394,900 71
Deduct risks expired and terminated,	73,944,009 00	691,373 94
In force at end of year,	$70,349,571 00	$703,526 77
Deduct amount re-insured,	612,629 00	5,753 15
Net amount in force,	$69,736,942 00	$697,773 62

Miscellaneous.

Premiums received from organization of company,	$5,610,345 00
Losses paid from organization of company,	2,983,994 31
Cash dividends declared from organization of company,	158,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	341,225 35
Company's stock owned by directors,	144,000 00

WILLIAMSBURG CITY FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

Paid-up Capital, $250,000.

Edmund Driggs, *President.* *Secretary*, N. W. Meserole.

Office, No. 13 Broadway, Brooklyn, E.D.

Attorney to accept service, John W. Porter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$211,000 00	$227,715 00
Union Ferry Company stock,	10,600 00	14,522 00
Mechanics and Traders' Bank stock, Greenp't,	8,000 00	7,200 00
Grand Street and Newtown Railroad stock,	25,000 00	22,500 00
Nassau National Bank stock, Brooklyn,	1,000 00	1,650 00
Long Island Bank stock, Brooklyn,	10,000 00	11,000 00
First National Bank stock, Brooklyn,	3,000 00	5,400 00
People's Gas-Light Company stock, Brooklyn,	26,000 00	10,400 00
Metropolitan Gas-Light Co. stock, Brooklyn,	5,000 00	3,600 00
Citizens' Gas-Light Company stock, Brooklyn,	7,120 00	6,408 00
Dry Dock, E. B'dway and Battery R.R., B'n,	20,000 00	20,000 00
Grand Street and Newtown Railroad bonds,	20,000 00	20,000 00

Georgia State bonds,	$25,000 00	$25,000 00
Brooklyn City Railroad stock,	10,000 00	20,000 00
	$381,720 00	$395,395 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Manufacturers Nat'l Bank, New York, stock,	$4,759 50	$3,650 00
First National Bank, Brooklyn, stock,	5,400 00	7,000 00
Brooklyn City and N. R.R. 1st mort. bonds,	3,400 00	
First National Bank, Brooklyn, stock,	1,800 00	2,000 00
Broadway Railroad Company, Brooklyn, stock,	1,600 00	
Cypress Hill Cemetery bonds,	2,000 00	1,500 00
Pacific Bank, New York, stock,	4,125 00	5,000 00
Metropolitan Gas Company, Brooklyn, stock,	1,440 00	
People's Gas-Light Company, Brooklyn, stock,	400 00	290 00
South Side Railroad Company (L. I.) stock,	3,000 00	3,000 00
Manufacturers' National Bank, N. Y., stock,	1,311 00	1,900 00
Delaware and Hudson Canal Company stock,	1,750 00	
Grand Street and Newtown Railroad stock,	3,960 00	2,750 00
Brooklyn Gas-Light Company stock,	12,000 00	10,000 00
First National Bank, Brooklyn, stock,	5,940 00	3,500 00
Union Ferry Company stock,	822 00	600 00
Equitable G. L. and Construction Co. stock,	2,000 00	1,150 00
Mechanics' Fire Ins. Co., Brooklyn, stock,	2,500 00	1,950 00
Mechanics' Bank, Brooklyn, stock,	2,000 00	10,000 00
Baltimore Gas Company stock,	11,250 00	
Lafayette Insurance Co., Brooklyn, stock,	2,250 00	1,750 00
People's Gas-Light Company, Brooklyn, stock,	200 00	
Rochester city bonds,	1,120 00	1,000 00
United States bonds,	11,385 00	10,000 00
Kings County Fire Insurance Company stock,	7,000 00	3,500 00
	$93,412 50	$70,540 00

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$78,201 07
Loans on mortgage of real estate (first liens *),	246,920 00
Interest due or accrued thereon,	4,579 87
Stocks, bonds, etc., as per schedule,	395,395 00
Loans on collateral security, as per schedule,	70,540 00
Cash in the office of the company,	5,347 22
Cash deposited in various banks,	27,907 32
Interest due and accrued,	7,704 84

* Value of lands mortgaged,	$231,200 00
Value of buildings thereon,	250,600 00
Total value of property mortgaged,	$481,800 00
Amount of insurance held as collateral,	218,800 00

Premiums in course of collection (gross),	$36,140 92	
Rents due and accrued,	100 00	
Premiums more than 3 months due,	$2,309 29	
Gross Assets,		* $872,836 24
Special deposits in other States (net),		† 31,912 35
Balance,		$840,923 89

Liabilities.

Losses adjusted, unpaid,	$3,382 77	
claimed and reported,	3,807 38	
disputed or resisted,	7,350 00	
Unearned premiums on outstanding risks,	191,844 56	
Dividends to stockholders unpaid,	150 00	
Due and accrued for rent, salaries, etc.,	2,466 66	
Commissions and brokerage,	5,421 13	
Gross Liabilities, except Capital,		214,422 50
Surplus as regards Policy-holders in this State,		$626,501 39
Paid-up Capital,		250,000 00
Surplus over Capital,		$376,501 39

Income.

Cash received for fire premiums,	$363,501 13	
Deduct re-ins., rebate, and return premiums,	16,216 04	
Net cash received for fire premiums,		$347,285 09
Cash received for marine and inland prem's,		1,832 56
Interest received on bonds and mortgages,		17,413 43
Interest and dividends received from all other sources,		22,742 18
Income from rents,	$1,115 95	
Profit on gold sold,	498 02	
		1,613 97
Gross Cash Income,		$390,887 23

Expenditures.

Cash paid for fire losses,	$139,182 02	
Deduct salvage and re-insurance,	1,677 50	
Net cash paid for fire losses,		$137,504 52
Cash paid for marine and inland losses,		5,324 15
Cash dividends paid,		49,900 00

* Including $200,000, special reserve fund, held under New York "surplus law."

† Deposits in other States for special protection of citizens

such States,	$36,000 00
Liabilities in such States,	4,087 65
	$31,912 35

Cash paid for commissions and brokerage,	$60,131 13
paid for salaries of officers and employees,	44,972 89
paid for State and local taxes,	1,515 78
for office, agency, and incidental expenses,	45,504 30
Gross Cash Expenditures,	$344,852 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$50,867,442 00	$327,683 61
written during 1877,	56,061,312 00	362,293 10
Total,	$106,928,754 00	$689,976 71
Deduct risks expired and terminated,	55,394,263 00	310,653 55
In force at end of year,	$51,534,491 00	$379,323 16
Deduct amount re-insured,	215,450 00	1,745 11
Net amount in force,	$51,319,041 00	$377,578 05
Marine risks written during 1877,	$402,921 00	$2,859 10
Deduct risks expired and terminated,	402,921 00	2,859 10

Miscellaneous.

Premiums received from organization of company,	$5,224,004 30
Losses paid from organization of company,	2,831,961 95
Cash dividends declared from organization of company,	565,000 00
Dividends declared during the year (20 per cent.),	50,000 00
Losses incurred during the year,	140,114 04
Company's stock owned by directors,	96,350 00

AGGREGATE.

Capital Stock.	
Outstanding capital, actually paid up in cash, . .	$10,830,694 00
Assets.	
Gross present Assets, ...	$112,077,565 00
Liabilities.	
Gross present Liabilities, ...	$33,898,236 00
Income.	
Cash actually received for fire premiums, . . .	$32,746,214 00
for marine and inland premiums, . . .	10,871,647 00
for interest and dividends from all sources, .	5,592,462 00
from all other sources, ...	411,312 00
Gross Cash Income, ...	$49,621,635 00
Expenditures.	
Cash actually paid during the year for fire losses, .	$18,443,486 00
for marine and inland losses, ...	7,717,845 00
for dividends to stockholders, ...	5,523,217 00
for interest to scrip-holders, ...	3,654,581 00
for redemption of scrip, ...	
for brokerage and commissions on premiums, .	5,975,805 00
for salaries and pay of officers and employees, .	3,889,898 00
for State and local taxes, ...	1,009,862 00
for office, agency, and incidental expenses, .	3,226,400 00
Gross Cash Expenditures, ...	$49,441,094 00
Miscellaneous.	
Whole amount of fire risks written during the year, .	$3,779,630,119 00
premiums charged or receivable thereon, . .	35,978,451 00
marine and inland risks written during the year,	1,115,225,467 00
premiums charged or receivable thereon, . .	13,168,512 00
fire risks terminated during the year, . .	3,586,343,121 00
marine and inland risks terminated, . . .	1,127,222,904 00
fire risks outstanding at end of year, . . .	3,834,362,109 00
marine and inland risks outstanding, . .	146,228,451 00
notes received for marine and inland risks, .	3,134,716 00
dividends declared, ...	5,471,640 00
losses incurred, ...	22,970,759 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS FOR THE YEAR ENDING DEC. 31, 1877.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY OF TORONTO, CANADA.

Attorney to accept service, WILLIAM A. BEATTIE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$375,000 00	$430,000 00
Deposit State of Mississippi,	15,000 00	15,000 00
Dominion Government bonds,	51,500 00	52,530 00
Canadian Bank of Commerce stock,	24,720 00	28,551 60
Dominion Bank stock,	10,300 00	12,463 00
Ontario Bank stock,	12,154 00	11,850 15
Federal Bank stock,	4,326 00	4,390 89
Canada Loan and Savings Co. stock,	10,300 00	17,813 00
Huron and Erie Sav. and Loan Soc. stock,	25,750 00	33,990 00
	$529,050 00	$606,588 64

SUMMARY OF ASSETS, DEC. 31, 1877.

Stocks, bonds, etc., as per schedule,	$606,588 64	
Cash in the office of the company,	33,440 05	
in Canadian Bank of Commerce, N.Y.,	33,654 91	
Interest due and accrued,	511 91	
Premiums in course of collection (gross),	29,358 79	
Notes taken for marine and inland risks,	300 00	
Bills receivable,	1,690 91	
Office furniture,	$3,010 00	
Gross Assets,		$705,545 21
Special deposit in other States (net),		*262,785 79
Balance,		$442,759 42

* Deposits in other States for special protection of citizens of such States, $304,058 64
Liabilities in such States, 41,272 85
$262,785 79

Liabilities.

Losses claimed and reported,	$50,671 2	
disputed or resisted,	4,900 00	
Total amount of losses,	$55,571 25	
Less re-insurance,	300 00	
Net amount of unpaid losses,	$55,271 25	
Unearned premiums on outstanding risks,	216,623 16	
State and local taxes,	1,000 00	
Commissions and brokerage,	3,200 00	
Re-insurance due,	1,989 33	
Gross Liabilities,		$278,083 74
Surplus,		$164,675 68

Income.

Cash received for fire premiums,	$498,270 35	
Deduct re-insurance, rebate, and return prem's,	79,037 72	
Net cash received for fire premiums,		$419,232 63
Cash received for marine and inland prem's,	$17,580 27	
Deduct re-insurance, rebate, and return prem's,	1,760 74	
Net cash received for marine and inl'd prem's,		15,819 53
Unpaid premium notes rec'd during the year,	$300 00	
Interest and dividends rec'd from all sources,		35,080 14
Gross Cash Income,		$470,132 30

Expenditures.

Cash paid for fire losses,	$239,377 83	
Deduct salvage and re-insurance,	18,516 33	
Net cash paid for fire losses,		$220,861 50
Cash paid for marine and inland losses,	$12,974 18	
Deduct salvage and re-insurance,	844 74	
Net cash paid for marine and inland losses,		12,129 44
Cash paid for commissions and brokerage,		90,475 70
paid for salaries of officers and employees,		4,500 00
paid for State and local taxes,		11,682 46
paid for office, agency, and incidental expenses,		62,450 66
Gross Cash Expenditures,		$402,099 76

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$29,110,830 00	$384,903 80
written during 1877,	45,278,782 00	493,219 51
Total,	$74,389,612 00	$878,123 31
Deduct risks expired and terminated,	38,630,181 00	451,713 94
In force at end of year,	$35,759,431 00	$426,409 37
Deduct amount re-insured,	1,160,350 00	16,617 31
Net amount in force,	$34,599,081 00	$409,792 06
Marine risks outstanding Dec. 31, 1876,	$339,800 00	$5,346 45
written during 1877,	3,593,840 00	17,172 22
Total,	$3,933,640 00	$22,518 67
Deduct risks expired and terminated,	3,753,790 00	19,134 25
In force at end of year,	$179,850 00	$3,384 42
Deduct amount re-insured,	46,650 00	502 02
Net amount in force,	$133,200 00	$2,882 40

UNITED STATES BRANCH OF LA CAISSÉ GÉNÉRALE DES ASSURANCES, ETC., PARIS, FRANCE.

Resident Secretary, Julien Le Cesne.

Office, Western Union Building, New York.

Attorney to accept service, Edward Stearns, *Dedham.*

Summary of Assets, Dec. 31, 1877.

U. S. bonds, market value,	$272,175 00	
Cash deposited with New York Bankers,	45,339 48	
Premiums in course of collection (gross),	87,080 91	
Gross Assets,		$404,595 39

Liabilities.

Losses adjusted, unpaid,	$24,811 24	
claimed and reported,	13,368 69	
disputed or resisted,	10,596 22	
Unearned premiums on outstanding risks,	137,728 36	
Commissions and brokerage,	19,356 80	
Gross Liabilities,		205,861 31
Surplus,		* $198,734 08

* Since Jan. 1, 1878, $23,285.89 has been remitted from the Home Office.

INCOME.

Cash received for fire premiums,	$341,520 22	
Deduct re-insurance, rebate, and return prem's,	40,842 65	
Net cash received for fire premiums,		$300,677 57
Interest and dividends received from all sources,		8,929 37
Gross Cash Income,		$309,606 94

EXPENDITURES.

Cash paid for fire losses,	$125,860 46
Cash paid for commissions and brokerage,	95,863 08
Gross Cash Expenditures,	$221,723 54

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$10,063,743 00	$116,515 01
written during 1877,	25,573,076 00	341,520 22
Total,	$35,636,819 00	$458,035 23
Deduct risks expired and terminated,	14,781,889 00	175,158 80
In force at end of year,	$20,854,930 00	$282,876 43
Deduct amount re-insured,	744,651 00	13,140 00
Net amount in force,	$20,110,279 00	$269,736 43

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

Resident Manager, ALFRED PELL.

Office, No. 120 Broadway, New York.

Attorney to accept service, UBERTO C. CROSBY, *Boston.*

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, market value,	$963,781 25	
Cash in the office of the company,	92 17	
deposited in various banks,	75,265 77	
Premiums in course of collection (gross),	99,296 79	
Notes taken for marine and inland risks,	1,360 54	
Commercial paper secured by mortgages,	19,738 04	
Gross Assets,		$1,159,534 56
Special deposit in other States (net),		*169,914 33
Balance,		$989,620 23

* Deposits in other States for special protection of citizens of such States, $181,343 75
Liabilities in such States, 11,429 42
$169,914 33

Liabilities.

Losses claimed and reported,	$59,556 99	
disputed or resisted,	30,052 92	
Total amount of losses,	$89,609 91	
Less re-insurance,	5,000 00	
Net amount of unpaid losses,	$84,609 91	
Unearned premiums on outstanding risks,	454,678 34	
Commissions and brokerage,	9,211 36	
Drafts outstanding,	17,738 46	
Gross Liabilities,		$566,238 07
Surplus,		$423,382 16

Income.

Cash received for fire premiums,	$1,031,609 59	
Deduct re-insurance, rebate, and return prem's,	148,047 62	
Net cash received for fire premiums,		$883,561 97
Cash rec'd for marine and inland premiums,	$20,462 72	
Deduct re-ins., rebate, and return premiums,	2,012 94	
Net cash rec'd for marine and inland prem's,		18,449 78
Interest and dividends received from all sources,		29,062 50
Gross Cash Income,		$931,074 25

Expenditures.

Cash paid for fire losses,	$468,497 13	
Deduct salvage and re-insurance,	5,153 86	
Net cash paid for fire losses,		$463,343 27
Cash paid for marine and inland losses,		12,486 75
paid for commissions and brokerage,		196,209 21
paid for salaries of officers and employees,		30,402 54
paid for State and local taxes,		19,634 97
paid for office, agency, and incidental expenses,		34,904 88
Gross Cash Expenditures,		$756,981 62

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$58,957,945 00	$761,822 43
written during 1877,	78,177,228 00	1,031,609 59
Total,	$137,135,173 00	$1,793,432 02
Deduct risks expired and terminated,	63,208,695 00	884,511 84
In force at end of year,	$73,926,478 00	$908,920 18
Deduct amount re-insured,	1,751,014 00	34,007 87
Net amount in force,	$72,175,464 00	$874,912 31
Marine risks written during 1877,	$4,746,817 00	$20,462 72
Deduct risks expired and terminated,	4,746,817 00	20,462 72

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENG.

H. E. Bowers, *Manager.*

Office, No. 60 Wall Street, New York.

Attorney to accept service, E. G. Snow, Jun., *Boston.*

Summary of Assets, Dec. 31, 1877.

United States bonds, market value,	$741,875 00	
Cash deposited in various banks,	46,224 02	
Interest due and accrued,	9,515 94	
Premiums in course of collection (gross),	20,531 08	
Gross Assets,		$818,146 04
Special deposit in other States (net),		*128,911 39
Balance,		$689,234 65

Liabilities.

Losses claimed and reported,	$9,982 37	
Unearned premiums on outstanding risks,	83,707 21	
Due and accrued for rent, salaries, etc.,	851 75	
State and local taxes,	1,159 77	
Commissions and brokerage,	3,121 23	
Return premiums,	945 64	
Gross Liabilities,		99,767 97
Surplus,		$589,466 68

Income.

Cash received for fire premiums,	$186,242 10	
Deduct re-insurance, rebate, and return prem's,	45,985 37	
Net cash received for fire premiums,		$140,256 73
Interest and dividends received from all sources,		32,534 77
Gross Cash Income,		$172,791 50

Expenditures.

Cash paid for fire losses,	$30,422 15
Cash paid for salaries of officers and employees,	20,120 99
paid for State and local taxes,	4,792 99
paid for office, agency, and incidental expenses,	12,802 52
Gross Cash Expenditures,	$68,138 65

* Deposits in other States for special protection of citizens of such States, $132,031 25
Liabilities in such States, 3,119 86
$128,911 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$11,298,234 47	$100,154 54
written during 1877,	34,099,832 20	192,374 21
Total,	$45,398,066 67	$292,528 75
Deduct risks expired and terminated,	26,959,155 80	143,936 04
In force at end of year,	$18,438,910 87	$148,592 71
Deduct amount re-insured,	124,500 00	1,148 75
Net amount in force,	$18,314,410 87	$147,443 96

UNITED STATES BRANCH OF THE HAMBURG-BREMEN INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, Sophus V. Dorrien,

Office, No. 178 Broadway, N.Y.

Attorney to accept service, Nathaniel Foster, Jun., *Boston.*

Summary of Assets, Dec. 31, 1877.

U. S. bonds, market value,	$610,226 25	
Cash deposited in various banks,	72,210 96	
Premiums in course of collection (net),	33,473 20	
Gross Assets,		$715,910 41
Special deposits in other States, (net),		*128,776 62
Balance,		$587,133 79

Liabilities.

Net amount of unpaid losses,	$24,510 00	
Unearned premiums on outstanding risks,	177,780 47	
Gross Liabilities,		202,320 47
Surplus,		$384,813 32

Income.

Cash received for fire premiums,	$397,651 61	
Deduct re-insurance, rebate, and return prem's,	43,928 46	
Net cash received for fire premiums,		$353,723 15
Interest and dividends received from all sources,		25,911 96
Gross Cash Income,		$379,635 11

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* Deposits in other States for special protection of citizens of such States, $132,950 00

Liabilities in such States, 4,173 38

$128,776 62

Expenditures.

Cash paid for fire losses,	$153,154 18
paid for commissions and brokerage,	67,087 43
paid for salaries of officers and employees,	15,584 33
paid for State and local taxes,	5,543 70
paid for office, agency, and incidental expenses,	25,219 24
Gross Cash Expenditures,	$266,588 88

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$27,516,635 00	$313,164 09
written during 1877,	42,336,097 00	394,741 13
Total,	$69,852,732 00	$707,905 22
Deduct risks expired and terminated,	37,565,177 00	356,645 05
In force at end of year,	$32,287,555 00	$351,260 17
Deduct amount re-insured,	42,500 00	208 59
Net amount in force,	$32,245,055 00	$351,051 58

UNITED STATES BRANCH OF THE IMPERIAL INSURANCE COMPANY, LONDON, ENGLAND.

Resident Manager, Richard D. Alliger.

Office, No. 33 Pine Street, New York.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$737,300 00	$783,174 50
Virginia State bonds,	86,000 00	26,400 00
Alabama State bonds,	10,000 00	4,000 00
Tennessee State bonds,	20,000 00	6,775 00
South Carolina State bonds,	20,000 00	8,000 00
	$873,300 00	$828,349 50

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$828,349 50	
Cash in the office of the company,	160 18	
deposited in Nat'l Shoe and Leather B'k,	19,886 10	
Premiums in course of collection (gross),	7,427 94	
Gross Assets,		$855,823 72
Special deposit in other States (net),		* 203,843 29
Balance,		$651,980 48

* Deposit in other States for special protection of citizens of such States, $241,453 75
Liabilities in such States, 37,610 46
$203,843 29

Liabilities.

Losses claimed and reported,	$7,330 80	
disputed or resisted,	30,759 86	
Unearned premiums on outstanding risks,	220,739 58	
Commissions and brokerage,	1,742 15	
Gross Liabilities,		$260,572 39
Surplus,		$391,408 04

Income.

Cash received for fire premiums,	$391,057 37	
Deduct re-ins., rebate, and return premiums,	63,803 96	
Net cash received for fire premiums,		$327,253 41
Interest and divideuds received from all sources,		36,498 05
Gross Cash Income,		$363,751 46

Expenditures.

Cash paid for fire losses,	$202,465 65	
Deduct salvage and re-insurance,	110 00	
Net cash paid for fire losses,		$202,355 65
Cash paid for commissions and brokerage,		49,337 44
paid for salaries of officers and employees,		24,668 72
paid for State and local taxes,		15,417 31
Gross Cash Expenditures,		$291,779 12

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$31,505,819 00	$407,153 25
written during 1877,	38,433,869 00	392,720 33
Total,	$69,939,688 00	$799,873 58
Deduct risks expired and terminated,	37,975,840 00	409,675 78
In force at end of year,	$31,963,848 00	$390,197 80
Deduct amount re-insured,	7,500 00	22 25
Net amount in force,	$31,956,348 00	$390,175 55

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENG.

Resident Manager, HENRY ROBERTSON.

Office, No. 187 Broadway, New York.

Attorney to accept service, AUGUSTUS N. CURRIER, *Worcester.*

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, market value,	$710,218 75	
Cash deposited in Chatham National Bank,	14,601 35	
Premiums in course of collection (net),	18,906 92	
Gross Assets,		$743,727 02
Special deposit in other States (net)		* 119,816 97
Balance,		$623,910 05

LIABILITIES.

Losses adjusted, unpaid,	$15,014 85	
claimed and reported,	21,665 90	
disputed or resisted,	9,000 00	
Unearned premiums on outstanding risks,	270,966 39	
State and local taxes,	1,500 00	
Gross Liabilities,		318,147 14
Surplus,		$305,762 91

INCOME.

Cash received for fire premiums,	$584,368 86	
Deduct re-insurance, rebate, and return prem's,	103,185 66	
Net cash received for fire premiums,		$481,183 20
Interest and dividends received from all sources,		5,265 60
Gross Cash Income,		$486,448 80

EXPENDITURES.

Net cash paid for fire losses,	$288,880 33
Cash paid for commissions and brokerage,	83,506 44
paid for salaries of officers and employees,	47,871 90
paid for State and local taxes,	14,072 06
Gross Cash Expenditures,	$434,330 73

* Deposits in other States for special protection of citizens of such States, $131,093 75
Liabilities in such States, 11,276 78
$119,816 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$32,672,252 00	$426,975 01
written during 1877,	57,965,167 00	584,368 86
Total,	$90,637,419 00	$1,011,343 87
Deduct risks expired and terminated,	50,703,156 00	469,657 02
In force at end of year,	$39,934,263 00	$541,686 85

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Resident Manager, James E. Pulsford.

Office, No. 45 William Street, New York.

Attorney to accept service, Charles E. Guild, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$1,505,000 00	$1,636,387 50
New York State bonds,	45,000 00	53,100 00
Richmond city bonds,	5,000 00	5,900 00
Mississippi pay warrants,	20,000 00	18,000 00
South Carolina State bonds,	20,000 00	8,000 00
Alabama State bonds,	10,000 00	4,200 00
	$1,605,000 00	$1,725,587 50

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$555,000 00	
Loans on mortgage of real estate (first liens),	924,719 33	
Stocks, bonds, etc., as per schedule,	1,725,587 50	
Cash in the office of the company,	9,495 82	
deposited in various banks,	354,934 78	
Interest due and accrued,	34,120 06	
Premiums in course of collection (gross),	278,819 59	
Notes taken for marine and inland risks,	72,482 54	
Rents due and accrued,	2,037 73	
Loaned on life policies,	2,673 65	
On deposit with N. O. Gas Company,	30 00	
Gross Assets,		$3,959,901 00
Special deposits in other States (net),		* 117,830 94
Balance,		$3,842,070 06

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* Deposit in other States for special protection of citizens of such States, $258,387 50

Liabilities in such States, 140,556 56

$117,830 94

Liabilities.

Losses adjusted, unpaid,	$9,443 50	
claimed and reported,	147,251 39	
disputed or resisted,	46,767 13	
Total amount of losses,	$203,462 02	
Less re-insurance,	250 00	
Net amount of unpaid losses,	$203,212 02	
Unearned premiums on outstanding risks,	1,543,985 65	
Reclaimable on perpetual fire policies,	280,699 41	
Life annuity and reserve fund,	105,658 70	
Commissions and brokerage,	58,213 71	
Gross Liabilities,		$2,191,769 49
Surplus,		$1,650,300 57

Income.

Cash received for fire premiums,	$2,938,088 89	
Deduct re-insur., rebate, and return prem's,	384,379 27	
Net cash received for fire premiums,		$2,553,709 62
Interest received on bonds and mortgages,		53,940 52
Interest and dividends received from all other sources,		61,254 75
Income from rents,		29,184 22
Deposits received for perpetual fire risks,	$16,519 81	
Gross Cash Income,		$2,698,089 11

Expenditures.

Cash paid for fire losses,	$963,060 37	
Deduct salvage and re-insurance,	8,593 47	
Net cash paid for fire losses,		$954,466 90
Cash paid for commissions and brokerage,		312,552 63
for salaries of officers and employees,		154,306 43
for State and local taxes,		50,216 49
for office, agency, and incidental expenses,		112,095 48
Deposits returned on perpetual fire risks,	$33,535 91	
Gross Cash Expenditures,		$1,583,637 93

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$195,931,879 00	$2,081,899 32
written during 1877,	351,883,748 00	2,939,810 95
Total,	$547,815,627 00	$5,021,710 27
Deduct risks expired and terminated,	280,272,479 00	2,049,254 17
In force at end of year,	$267,543,148 00	$2,972,456 10
Deduct amount re-insured,	9,481,983 00	61,195,52
Net amount in force,	$258,061,165 00	$2,911,260 58
Perpetual risks in force,	$8,342,702 00	–

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENG.

Resident Secretary, B. Lockwood.

Office, No. 88 Wall Street, New York.

Attorney to accept service, Augustus N. Currier, *Worcester.*

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens),	$7,044 51	
United States bonds, market value,	854,906 25	
Cash in the office of the company,	1,388 28	
deposited in various banks,	73,894 50	
Premiums in course of collection (net),	13,422 61	
Gross Assets,		$950,656 15
Special deposit in other States (net),		*166,293 75
Balance,		$784,362 40

Liabilities.

Net amount of unpaid losses,	$15,000 00	
Unearned premiums on outstanding risks,	241,795 38	
Gross Liabilities,		256,795 38
Surplus,		$527,567 02

Income.

Cash received for fire premiums,	$461,813 19	
Deduct re-insurance, rebate, and return prem's,	74,448 40	
Net cash received for fire premiums,		$387,364 79
Interest and dividends received from all sources,		27,001 53
Gross Cash Income,		$414,366 32

Expenditures.

Cash paid for fire losses,	$187,498 28	
Deduct salvage and re-insurance,	1,800 08	
Net cash paid for fire losses,		$185,698 20
Cash paid for commissions and brokerage,		52,563 00
paid for salaries of officers and employees,		25,920 13
paid for State and local taxes,		18,096 28
paid for office, agency, and incidental expenses,		43,531 32
Interest remitted Home Office,		10,673 14
Gross Cash Expenditures,		$336,482 07

* Deposit in other States for special protection of citizens of such States, $181,343 75
Liabilities in such States, 15,050 00
$166,293 75

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$44,808,526 00	$449,541 99
written during 1877,	56,187,723 00	387,364 79
Total,	$100,996,249 00	$836,906 78
Deduct risks expired and terminated,	50,981,140 00	369,517 80
In force at end of year,	$50,015,109 00	$467,388 98

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENG.

RICHARD D. ALLIGER, *Resident Manager.*

Office, No. 33 Pine Street, New York.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, market value,	$547,196 25	
Cash in the office of the company,	160 19	
deposited in Nat'l Shoe and Leather B'k,	19,886 10	
Premiums in course of collection (gross),	7,427 93	
Gross Assets,		$574,670 47
Special deposits in other States (net),		*163,405 04
Balance,		$411,265 43

LIABILITIES.

Losses claimed and reported,	$7,330 80	
disputed or resisted,	11,054 86	
Unearned premiums on outstanding risks,	182,987 28	
Commissions and brokerage,	1,742 15	
Gross Liabilities,		203,115 09
Surplus,		$208,150 34

INCOME.

Cash received for fire premiums,	$390,978 19	
Deduct re-insurance, rebate, and return prem's,	63,004 37	
Net cash received for fire premiums,		$327,973 82
Interest and dividends received from all sources,		27,307 86
Gross Cash Income,		$355,281 68

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* Deposits in other States for special protection of citizens of such States, $184,612 50
Liabilities in such States, 21,207 46
$163,405 04

Expenditures.

Cash paid for fire losses,	$172,396 44	
Deduct salvage and re-insurance,	110 00	
Net cash paid for fire losses,		$172,286 44
Cash paid for commissions and brokerage,		49,196 07
paid for salaries of officers and employees,		24,598 03
paid for State and local taxes,		13,726 32
Gross Cash Expenditures,		$259,806 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$24,359,666 00	$294,853 72
written during 1877,	38,433,864 00	392,720 34
Total,	$62,793,530 00	$687,574 06
Deduct risks expired and terminated,	34,555,925 00	347,712 66
In force at end of year,	$28,237,605 00	$339,861 40
Deduct amount re-insured,	7,500 00	22 25
Net amount in force,	$28,230,105 00	$339,839 15

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH, ENG.

Charles E. White, Samuel P. Blagden, *Managers.*

Office, No. 54 William Street, New York.

Attorney to accept service, John W. Porter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$1,328,000 00	$1,426,340 00
Illinois State bonds, 6s,	17,000 00	17,170 00
Alabama State bonds, 8s,	10,000 00	4,000 00
Virginia State registered bonds, 6s,	37,300 00	24,618 00
" " deferred certificates,	18,700 00	935 00
South Carolina State funded bonds, 6s,	11,500 00	4,600 00
Tennessee State funded bonds, 6s,	26,000 00	8,840 00
New York city and county bonds, 7s,	49,000 00	53,900 00
	$1,497,500 00	$1,540,403 00

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$1,540,403 00
Cash in the office of the company,	220 39
deposited in various banks,	116,873 60

Premiums in course of collection (net),	$51,785 30	
Notes taken for marine and inland risks,	1,682 00	
Gross Assets,		$1,710,964 29
Special deposits in other States (net),		* 204,656 36
Balance,		$1,506,307 93

Liabilities.

Losses adjusted, unpaid,	$15,811 16	
claimed and reported,	21,993 45	
disputed or resisted,	25,435 76	
Unearned premiums on outstanding risks,	702,318 17	
Gross Liabilities,		765,558 54
Surplus,		$740,749 39

Income.

Cash received for fire premiums,	$1,386,223 10	
Deduct re-insurance, rebate, and return prem's,	146,446 50	
Net cash received for fire premiums,		$1,239,776 60
Interest and dividends received from all sources,		79,081 45
Income from gold exchange,		3,200 43
Gross Cash Income,		$1,322,058 48

Expenditures.

Cash paid for fire losses,		$623,075 21
paid for commissions and brokerage,		167,413 84
paid for salaries of officers and employees,		80,593 90
paid for State and local taxes,		29,799 51
paid for office, agency, and incidental expenses,		80,699 25
Remitted to home office,	$308,617 68	
Profit and loss,	331 55	
Decrease in market value of securities,	87,839 78	
Gross Cash Expenditures,		$981,581 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$103.510,074 00	$1,346,388 75
written during 1877,	145,690,610 00	1,385,885 60
Total,	$249,200,684 00	$2.732,274 35
Deduct risks expired and terminated,	129,302,161 00	1,351,614 22
In force at end of year,	$119,898,523 00	$1,380,660 13

* Deposits in other States for special protection of citizens of such States, $260,928 00
Liabilities in such States, 56,271 64
$204,656 36

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENG.

WILLIAM H. ROSS, *Resident Manager.*

Office, No. 216 Broadway, New York.

Attorney to accept service, A. J. MERCER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,045,000 00	$1,116,525 00
Alabama certificates, 5s,	10,000 00	4,000 00
	$1,055,000 00	$1,120,525 00

SUMMARY OF ASSETS, DEC. 31, 1877.

Cash value of unencumbered real estate,	$214,517 00	
Stocks, bonds, etc., as per schedule,	1,120,525 00	
Cash deposited in National Park Bank,	151,543 09	
Premiums in course of collection (gross),	20,582 94	
Gross Assets,		$1,507,168 03
Special deposits in other States (net),		* 169,701 95
Balance,		$1,337,466 08

LIABILITIES.

Losses claimed and reported,	$71,868 49	
disputed or resisted,	15,353 57	
Total amount of losses,	$87,222 06	
Less re-insurance,	1,666 67	
Net amount of unpaid losses,	$85,555 39	
Unearned premiums on outstanding risks,	439,214 21	
Accrued for rent,	1,666 66	
Commissions and brokerage,	845 35	
Gross Liabilities,		527,281 61
Surplus,		$810,184 47

INCOME.

Cash received for fire premiums,	$997,639 92	
Deduct re-insurance, rebate, and return prem's,	95,967 32	
Net cash received for fire premiums,		$901,672 60
Interest and dividends received from all sources,		60,344 32
Gross Cash Income,		$962,016 92

* Deposits in other States for special protection of citizens of such States, $240,125 00
Liabilities in such States, 70,423 05
$169,701 95

Expenditures.

Cash paid for fire losses,	$474,707 32	
Deduct salvage and re-insurance,	3,314 68	
Net cash paid for fire losses,		$471,392 64
Cash paid for commissions and brokerage,		128,905 65
paid for salaries of officers and employees,		41,292 95
paid for State and local taxes,		21,445 95
paid for office, agency and incidental expenses,		49,340 52
Gross Cash Expenditures,		$712,377 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$65,461,544 00	$885,027 63
written during 1877,	118,066,900 00	1,002,919 19
Total,	$183,528,444 00	$1,887,946 82
Deduct risks expired and terminated,	115,533,367 00	1,020,751 82
In force at end of year,	$67,995,077 00	$867,195 00
Deduct amount re-insured,	285,500 00	2,164 82
Net amount in force,	$67,709,577 00	$865,030 18

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENG.

Managers of the New England Branch, Foster & Scull.

Office, No. 53 Devonshire Street, Boston.

Attorney to accept service, George E. Foster, *Boston.*

Summary of Assets, Dec. 31, 1877.

United States bonds, market value,	$2,180,338 75	
Cash in the office of the company,	418 06	
deposited in various banks,	277,583 14	
Interest due and accrued,	45,915 00	
Premiums in course of collection (gross),	161,915 87	
Notes taken for fire risks,	10,790 64	
Re-insurance, etc., due,	4,931 53	
Gross Assets,		$2,681,892 99
Special deposits in other States (net),		*141,575 11
Balance,		$2,540,317 88

* Deposits in other States for special protection of citizens of such States, $280,125 00
Liabilities in such States, 138,549 89
$141,575 11

Liabilities.

Losses adjusted, unpaid,	$27,980 86	
claimed and reported,	58,406 09	
disputed or resisted,	25,360 42	
Unearned premiums on outstanding risks,	1,173,163 42	
Reclaimable on perpetual fire policies,	17,164 18	
Life and annuity reserve fund,	119,550 00	
Due and accrued for rent, salaries, etc.	1,360 93	
State and local taxes,	8,254 89	
Commissions and brokerage,	29,670 05	
Return premiums, $431.25; re-insurance, 2,743.61,	3,174 86	
Gross Liabilities,		$1,464,085 70
Surplus,		$1,076,232 18

Income.

Cash received for fire premiums,	$1,892,168 11	
Deduct re-insurance, rebate, and return prem's,	222,895 95	
Net cash received for fire premiums,		$1,669,272 16
Interest and dividends received from all sources,		101,607 76
Income from rents,		551 57
Deposits received for perpetual fire risks,	$1,642 75	
Gross Cash Income,		$1,771,431 49

Expenditures.

Cash paid for fire losses,	$767,211 14	
Deduct salvage and re-insurance,	39,507 84	
Net cash paid for fire losses,		$727,703 30
Cash paid for commissions and brokerage,		307,115 57
paid for salaries of officers and employees,		102,279 19
paid for State and local taxes,		39,305 28
paid for office, agency, and incidental expenses,		61,656 35
Gross Cash Expenditures,		$1,238,059 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$145,707,674 56	$2,112,340 54
written during 1877,	221,743,032 51	2,026,345 60
Total,	$367,450,707 07	$4,138,686 14
Deduct risks expired and terminated,	176,977,218 71	1,813,786 55
In force at end of year,	$190,473,488 36	$2,324,899 59
Deduct amount re-insured,	7,706,055 61	74,180 45
Net amount in force,	$182,767,432 75	$2,250,719 14

UNITED STATES BRANCH OF THE ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

CHARLES F. SISE, *Manager New England Department.*

Office, No. 24 Congress Street, Boston.

Attorney to accept service, CHARLES F. SISE, *Boston.*

SUMMARY OF ASSETS, DEC. 31, 1877.

United States bonds, market value,	$547,900 00	
Cash deposited in various banks,	15,408 47	
Premiums in course of collection (net),	78,184 74	
Notes taken for marine and inland risks,	5,566 11	
Re-insurance and salvage,	11,087 30	
Gross Assets,		$658,146 62
Special deposit in other States (net),		*66,863 55
Balance,		$591,283 07

LIABILITIES.

Losses adjusted, unpaid,	$31,641 73	
claimed and reported,	20,927 01	
disputed or resisted,	6,550 00	
Unearned premiums on outstanding risks,	280,015 13	
Return premiums,	963 82	
Gross Liabilities,		340,097 69
Surplus,		$251,185 38

INCOME.

Cash received for fire premiums,	$657,968 68	
Deduct re-insurance, rebate, and return prem's,	160,826 97	
Net cash received for fire premiums,		$497,141 71
Cash received for marine and inland prem's,	$53,129 65	
Deduct re-insurance, rebate, and return prem's,	9,259 42	
Net cash received for marine and inl'd prem's,		43,870 23
Interest and dividends received from all sources,		32,800 01
Gross Cash Income,		$573,811 95

EXPENDITURES.

Cash paid for fire losses,	$560,153 62	
Deduct salvage and re-insurance,	58,668 27	
Net cash paid for fire losses,		$501,485 35

* Deposits in other States for special protection of citizens of such States, $106,750 00
Liabilities in such States, 39,886 45
$66,863 55

Cash paid for marine and inland losses,	$39,032 45	
Deduct salvage and re-insurance,	1,798 87	
Net cash paid for marine and inland losses,		$37,233 58
Cash paid for commissions and brokerage,		106,150 42
paid for salaries of officers and employees,		37,120 17
paid for State and local taxes,		22,977 85
paid for office, agency, and incidental expenses,		94,533 71
Gross Cash Expenditures,		$799,501 08

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$68,374,258 00	$821,097 09
written during 1877,	52,064,194 00	657,968 68
Total,	$120,438,452 00	$1,479,065 77
Deduct risks expired and terminated,	75,845,262 00	897,169 31
In force at end of year,	$44,593,190 00	$581,896 46
Deduct amount re-insured,	3,430,730 00	38,225 64
Net amount in force,	$41,162,460 00	$543,670 82
Marine risks written during 1877,	$5,267,311 00	$55,261 52
Deduct risks expired and terminated,	5,162,907 00	49,688 82
In force at end of year,	$104,404 00	$5,572 70
Deduct amount re-insured,	6,500 00	90 13
Net amount in force,	$97,904 00	$5,482 57

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

Joint Resident Managers, E. W. Crowell and W. T. Read.

Office, No. 40 and 42 Pine Street, New York.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Summary of Assets, Dec. 31, 1877.

United States bonds, market value,	$541,625 00
Cash in the office of the company,	18,741 04
deposited in various banks,	37,098 74
Interest due and accrued,	1,268 79
Premiums in course of collection (gross),	87,493 16

Due from home office,	$6,497 47	
Rents due and accrued,	500 00	
Gross Assets,		$693,224 20
Special deposits in other States (net),		*122,432 98
Balance,		$570,791 22

LIABILITIES.

Losses adjusted, unpaid,	$14,573 99	
claimed and reported,	6,750 00	
disputed or resisted,	15,000 00	
Total amount of losses,	$36,323 99	
Less re-insurance,	1,110 09	
Net amount of unpaid losses,	35,213 90	
Unearned premiums on outstanding risks,	308,124 19	
Due and accrued for rent, salaries, etc.,	7,506 00	
State and local taxes,	2,223 23	
Commissions and brokerage,	11,109 82	
Return premiums, $2,184 80 / Re-insurance, 2,215 50	4,400 30	
Gross Liabilities,		368,577 44
Surplus,		$202,213 78

INCOME.

Cash received for fire premiums,	$568,323 07	
Deduct re-insurance, rebate, and return prem's,	59,359 10	
Net cash received for fire premiums,		$508,963 97
Interest and dividends received from all sources,		30,410 18
Income from all other sources,		3,690 00
Gross Cash Income,		$543,064 15

EXPENDITURES.

Cash paid for fire losses,	$289,610 59	
Deduct salvage and re-insurance,	8,879 87	
Net cash paid for fire losses,		$280,730 72
Cash paid for commissions and brokerage,		89,832 89
paid for salaries of officers and employees,		30,220 82
paid for State and local taxes,		16,644 17
paid for office, agency, and incidental expenses,		36,642 32
Gross Cash Expenditures,		$454,070 92

* Deposits in other States for special protection of citizens of such States, $160,312 50
Liabilities in such States, 37,879 52
$122,432 98

Risks and Peemiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$31,515,724 00	$380,777 09
written during 1877,	77,648,128 00	593,035 99
Total,	$109,163,852 00	$973,813 08
Deduct risks expired and terminated,	47,152,959 00	392,894 60
In force at end of year,	$62,010,893 00	$580,918 48
Deduct amount re-insured,	1,390,351 00	14,777 53
Net amount in force,	$60,620,542 00	$566,140 95

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, Henry Honig.

Office, New York, N.Y.

Attorney to accept service, George H. Conn, *Woburn.*

Summary of Assets, Dec. 31, 1877.

United States bonds (market value),	$231,550 00	
Cash in the office of the company,	6,202 21	
deposited in bank,	10,937 71	
Premiums in course of collection (gross),	6,283 06	
Salvage due,	150 00	
Gross Assets,		$255,122 98

Liabilities.

Losses claimed and reported,	$2,500 00	
Unearned premiums on outstanding risks,	22,107 91	
Due and accrued for rent, salaries, etc.,	300 00	
State and local taxes,	300 00	
Commissions and brokerage,	945 68	
Gross Liabilities,		26,153 59
Surplus,		$228,969 39

Income.

Cash received for fire premiums,	$39,523 88	
Deduct re-insurance, rebate, and return prem's,	2,323 08	
Net cash received for fire premiums,		$37,200 80
Interest and dividends received from all sources,		6,153 75
Gross Cash Income,		$43,354 55

Expenditures.

Cash paid for fire losses,	$6,706 05
Cash paid for commissions and brokerage,	6,612 20
paid for salaries of officers and employees,	6,048 95
paid for State and local taxes,	441 87
paid for office, agency, and incidental expenses,	4,775 98
Gross Cash Expenditures,	$24,585 05

Risks and Premiums.

		Premiums.
Fire risks written during 1877,	$3,981,183 00	$45,806 94
Deduct risks expired and terminated,	266,601 00	2,489 69
In force at end of year,	$3,714,582 00	$43,317 25
Deduct amount re-insured,	16,833 00	159 00
Net amount in force,	$3,697,749 00	$43,158 25

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Office, No. 1 Merchants' Exchange, Boston.

Attorney to accept service, George O. Carpenter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$356,000 00	$374,920 00
Georgia State bonds,	25,000 00	25,000 00
Cash deposited in Mississippi,	15,000 00	15,000 00
Canadian Bank of Commerce stock,	63,705 50	73,261 33
Consolidated Bank of Canada stock,	25,750 00	20,600 00
Ontario Bank stock,	10,300 00	10,094 00
	$495,755 50	$518,875 33

Summary of Assets, Dec. 31, 1877.

Stocks, bonds, etc., as per schedule,	$518,875 33	
Cash deposited in various banks,	22,807 89	
Interest due and accrued,	1,575 00	
Premiums in course of collection (gross),	66,989 64	
Notes taken for marine and inland risks,	9,588 10	
Premiums more than 3 months due, $10,053 04		
Gross Assets,		$619,835 96
Special deposits in other States (net),		* 241,430 10
Balance,		$378,405 86

* Deposits in other States for special protection of citizens in such States, $289,555 33
Liabilities in such States, 48,125 23
$241,430 10

Liabilities.

Losses claimed and reported,	$18,909 58	
Unearned premiums on outstanding risks,	229,395 27	
Commissions and brokerage,	11,164 94	
Gross Liabilities,		$259,469 79
Surplus,		$118,936 07

Income.

Cash received for fire premiums,	$498,764 22	
Deduct re-insurance, rebate, and return prem's,	60,761 48	
Net cash received for fire premiums,		$438,002 74
Cash received for marine and inland prem's,	$43,261 21	
Deduct re-insurance, rebate, and return prem's,	10,186 93	
Net cash received for marine and inl'd prem's,		33,074 28
Unpaid prem. notes received during the year,	$6,778 39	
Interest and dividends received from all sources,		26,964 37
Gross Cash Income,		$498,041 39

Expenditures.

Cash paid for fire losses,	$248,910 95	
Deduct salvage and re-insurance,	21,269 09	
Net cash paid for fire losses,		$227,641 86
Cash paid for marine and inland losses,	$50,379 92	
Deduct salvage and re-insurance,	6,913 20	
Net cash paid for marine and inland losses,		43,466 72
Cash paid for commissions and brokerage,		94,455 22
paid for State and local taxes,		12,812 45
paid for salaries and incidental expenses,		37,638 93
Gross Cash Expenditures,		$416,015 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$22,833,222 00	$419,194 37
written during 1877,	45,259,734 00	514,698 78
Total,	$68,092,956 00	$933,893 15
Deduct risks expired and terminated,	33,243,139 00	488,566 55
In force at end of year,	$34,849,817 00	$445,326 60
Marine risks outstanding Dec. 31, 1876,	$16,625 00	$3,325 00
written during 1877,	6,513,952 00	49,224 97
Total,	$6,530,577 00	$52,549 97
Deduct risks expired and terminated,	6,424,827 00	49,290 72
In force at end of year,	$105,750 00	$3,259 25

AGGREGATE.

Gross present Assets,		$16,606,625 00
Gross present Liabilities,		$8,333,895 00
Income.		
Net cash received for fire premiums,		$11,466,970 00
for marine premiums,		111,214 00
Unpaid premium notes,	$7,078 00	
Interest received from all sources,		680,148 00
Income from all other sources,		36,626 00
Total Income,		$12,294,958 00
Expenditures.		
Net cash paid for fire losses,		$5,636,062 00
for marine losses,		105,317 00
Cash paid for commissions and brokerage,		1,897,276 00
for salaries of officers and employees,		645,529 00
for State and local taxes,		296,608 00
for all other items,		666,964 00
Total Expenditures,		$9,247,756 00
Risks and Premiums.		
Fire risks written during the year,		$1,432,823,168 00
Premiums received thereon,		13,377,112 00
Marine risks written during the year,		20,121,920 00
Premiums received thereon,		142,122 00
Fire risks terminated,		1,213,954,346 00
Marine risks terminated,		20,088,341 00
Fire risks outstanding at end of year,		1,096,347,381 00
Marine risks outstanding at end of year,		336,854 00

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities of Canadian Companies for the Year ending Dec. 31, 1877, and of the European Companies for the Year ending Dec. 31, 1876, with Abstract of Annual Statements.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1833. Commenced business 1833.]

PAID-UP CAPITAL, $513,032.70.

P. PATTERSON, *Governor.* *Manager*, F. A. BALL.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$375,000 00	$430,000 00
Dominion Government bonds,	51,500 00	52,530 00
Toronto city debentures,	24,720 00	24,472 80
Hamilton city debentures,	6,736 20	6,006 96
Sarnia town debentures,	6,180 00	6,085 50
Yorkville village debentures,	1,030 00	1,030 00
Pt. Perry village debentures,	11,330 00	10,197 00
Middlesex county debentures,	20,600 00	20,806 00
West Gwillimbury county debentures,	1,055 75	996 52
Canadian Bank of Commerce stock,	24,720 00	28,551 60
Dominion Bank stock,	10,300 00	12,463 00
Ontario Bank stock,	12,154 00	11,850 15
Hamilton Bank stock,	3,605 00	3,605 00
Federal Bank stock,	4,326 00	4,390 89
Toronto Bank stock,	10,300 00	14,420 00
Canada Permanent Loan and Savings Co.,	20,085 00	34,747 05
Imperial Loan and Investment Co.,	5,150 00	5,562 00
Farmers' Loan and Savings Co.,	1,493 50	1,612 98
Freehold Loan and Saving Co.,	12,978 00	18,558 54
Ontario Savings and Investment Society,	5,150 00	6,437 50
Western Canada Loan and Savings Co.,	6,386 00	9,004 26
Huron and Erie Saving and Loan Society,	42,178 50	55,675 62
Canada Landed Credit Co.,	2,793 87	3,510 75
Mississippi State deposit,	15,000 00	15,000 00
	$674,771 82	$777,514 12

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$113,446 73	
Loans on mortgage of real estate (first liens),	34,744 47	
Interest due thereon,	1,996 14	
Stocks, bonds, etc., as per schedule,	777,514 12	
Cash in the office of the company,	57,295 26	
deposited in various banks,	27,825 60	
Interest due and accrued,	5,140 35	
Premiums in course of collection (gross),	41,537 73	
Notes taken for marine and inland risks,	25,614 12	
Salvage on losses paid,	4,951 77	
Rents due and accrued,	1,231 70	
Bills receivable,	3,607 43	
Sundry accounts,	2,407 58	
Office furniture,	$5,243 70	
Gross Assets,		$1,097,313 00

Liabilities.

Losses claimed and reported,	$84,768 13	
disputed or resisted,	4,900 00	
Total amount of losses,	$89,668 13	
Less re-insurance,	4,948 74	
Net amount of unpaid losses,	$84,719 39	
Unearned premiums on outstanding risks,	336,404 34	
Dividends to stockholders unpaid,	27,042 37	
State and local taxes,	1,000 00	
Commissions and brokerage,	6,000 00	
Re-insurance due,	1,989 33	
Gross Liabilities, except Capital,		457,155 43
Surplus as regards Policy-holders,		$640,157 57
Paid-up Capital,		513,032 70
Surplus over Capital,		$127,124 87

Income.

Cash received for fire premiums,	$706,033 31	
Deduct re-ins., rebate, and return premiums,	107,465 81	
Net cash received for fire premiums,		$598,567 50
Cash received for marine and inland prem's,	$115,629 35	
Deduct re-insurance, rebate, and return prem's,	26,570 03	
Net cash received for marine and inl'd prem's,		89,059 32
Unpaid premium notes rec'd during the year,	$26,250 47	
Interest received on bonds and mortgages,		3,102 61
Interest and dividends received from all other sources,		61,247 47

Income from rent,	$68 67	
Profit on capital stock not taken,	1,030 00	
		$1,098 67
Received for calls on capital,	$4,022 92	
for increased capital,	14,418 77	
Gross Cash Income,		$753,075 57

Expenditures.

Cash paid for fire losses,	$363,208 34	
Deduct salvage and re-insurance,	23,881 56	
Net cash paid for fire losses,		$339,326 78
Cash paid for marine and inland losses,	$88,901 60	
Deduct salvage and re-insurance,	11,259 38	
Net cash paid for marine and inland losses,		77,642 22
Cash dividends paid,		50,691 64
paid for commissions and brokerage,		121,055 55
paid for salaries of officers and employees,		31,762 86
paid for State and local taxes,		11,682 46
paid for office, agency, and incidental expenses,		62,627 54
Gross Cash Expenditures,		$694,789 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$46,539,781 00	$576,152 40
written during 1877,	65,294,392 00	693,793 01
Total,	$111,834,173 00	$1,269,945 41
Deduct risks expired and terminated,	56,999,611 00	642,543 41
In force at end of year,	$54,834,562 00	$627,402 00
Deduct amount re-insured,	1,953,656 00	31,572 58
Net amount in force,	$52,880,906 00	$595,829 42
Marine risks outstanding Dec. 31, 1876,	$798,519 00	$41,382 66
written during 1877,	9,687,913 00	110,407 52
Total,	$10,486,432 00	$151,790 18
Deduct risks expired and terminated,	9,917,016 00	121,385 57
In force at end of year,	$569,416 00	$30,404 61
Deduct amount re-insured,	102,589 00	2,488 49
Net amount in force,	$466,827 00	$27,916 12

CAISSÉ GÉNÉRALE DES ASSURANCES AGRICOLES, PARIS, FRANCE.

[Incorporated Dec. 30, 1858. Commenced business Dec. 30, 1858.]

PAID-UP CAPITAL, $1,458,072.78.

JULES LE CESNE, *President.* *Secretary*, CHARLES LABROUSSE.

Office, Nos. 28 and 30 Rue de Grammot, Paris.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 6 per cent bonds,	$200,000 00	$232,500 00
" " 5 per cent bonds,	9,000 00	10,192 50
" " 4½ per cent bonds,	50,000 00	54,062 50
French government loan,	–	33,154 73
Italian government loan,	–	31,170 62
Company's bonds redeemed,	–	10,790 52
		$371,870 87

SUMMARY OF ASSETS, JULY 6, 1877.

Stocks, bonds, etc., as per schedule,		$371,870 87
Cash in the office of the company,		2,295 34
deposited in bank,		53,930 82
in agencies,		94,935 84
Interest due and accrued,		11,268 07
Premiums in course of collection (gross),		294,428 66
Suspense account,		21,706 30
Bills receivable in settlement of old accounts,		8,711 97
Rents discounted,		4,762 80
Government stamps,		284 00
Advanced on judgments,		6,008 76
Deferred premiums on policies of various periods, but not exceeding 10 years, called the company's portfolio,	$4,069,830 24	
Less amount re-insured in other companies on the same terms,	740,062 99	
		3,329,767 25
Commissions due from re-insuring companies on the above (25 per cent.),		185,015 74
Annual proportion of recuperated commissions on cancellations (12 per cent.),		255,064 02
Premier establishment, being cost and amount paid for company's portfolio,	$692,769 16	
Office furniture and supplies,	13,804 21	
Gross Assets,		$4,640,050 44

Liabilities.

Losses adjusted, unpaid,	$63,673 15	
claimed and reported,	121,241 43	
Total amount of losses,	$184,914 58	
Less re-insurance and salvage claims,	37,381 05	
Net amount of unpaid losses,	$147,533 53	
Unearned premiums on outstanding risks,	2,125,533 53	
Unpaid scrip ordered to be redeemed,	279,157 95	
Guarantee fund from American agents,	113,500 00	
Gross Liabilities, except Capital,		$2,665,725 01
Surplus as regards Policy-holders,		$1,974,325 43
Paid-up Capital,		1,458,072 78
Surplus over Capital,		$516,252 65

Income.

Cash received for fire premiums,	$1,137,705 98	
Deduct re-insurance, rebate, and return prem's,	251,550 64	
Net cash received for fire premiums,		$886,155 34
Interest and dividends received from all sources,		27,312 71
Gross Cash Income,		$913,468 05

Expenditures.

Cash paid for fire losses,	$591,786 39	
Deduct salvage and re-insurance,	100,343 92	
Net cash paid for fire losses,		$491,442 47
Cash dividends paid,		19,736 84
paid for commissions and brokerage,		237,662 83
paid for salaries of officers and employees,		92,097 32
paid for State and local taxes,		29,404 80
Gross Cash Expenditures,		$870,344 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$3,203,964,050 00	$3,496,048 87
written during 1877 to July 6,	1,488,373,534 00	1,711,487 35
Total,	$4,692,337,584 00	$5,207,536 22
Deduct risks expired and terminated,	798,584,800 00	1,137,705 98
In force at end of year,	$3,893,752,784 00	$4,069,830 24
Deduct amount re-insured,	245,783,846 00	740,062 98
Net amount in force,	$3,647,968,938 00	$3,329,767 26

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

[Incorporated Sept. 28, 1861. Commenced business Oct. 1, 1861.]

PAID-UP CAPITAL, $1,250,000.

HENRY TROWER, *Chairman*, *Secretary*, S. STANLEY BROWN.

Office, Nos. 19 and 20 Cornhill, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
Consols,	$200,000 00	$185,482 35
New 3 per cents,	200,000 00	183,214 16
Reduced 3 per cents,	100,000 00	92,537 50
Canada Dominion loan,	50,000 00	45,000 00
" " insc. stock,	52,000 00	50,150 00
New Zealand government loan,	100,000 00	100,000 00
United States 5-20 bonds, 1867,	325,000 00	329,865 47
" " " " 1865,	75,000 00	78,824 00
" " new funded loan,	300,000 00	317,920 90
Brazilian government stock,	10,000 00	8,269 92
Belgian rentes,	67,800 00	50,077 86
Swedish 1876 loan,	50,000 00	48,144 16
French treasury bonds,	51,000 00	50,945 02
Scinde, Punjaub, and Delhi Railway,	96,000 00	97,790 43
Great Indian Peninsula Railway,	25,000 00	29,385 80
South-Eastern Railway debenture stock,	25,000 00	27,788 57
Great Western of Canada pref. bonds,	25,000 00	20,626 20
Pennsylvania R.R. consol S. F. mort. bonds,	25,000 00	22,500 00
Phila. and Reading R.R. mort. bonds,	24,000 00	19,782 29
" and Erie R,R. mort. bonds,	15,000 00	13,612 50
Pittsburg and Connesville R.R. mort. bonds,	7,000 00	6,768 86
Alleghany Valley Railroad bonds,	15,000 00	14,151 25
Trust and Loan Co. of Canada debentures,	25,000 00	25,000 00
Ceylon Co.'s debentures,	25,000 00	25,000 00
New Zealand loan Co.'s debentures,	100,000 00	100,000 00
Paris, Lyons, and Medit'n R'y obligations,	80,000 00	53,200 00
Odessa Water Works Co.'s bonds,	25,000 00	25,000 00
London and No.-Western R'y ord'y stock,	25,000 00	36,682 90
Great Northern A stock,	40,000 00	59,706 37
No.-Eastern Railway consolid. stock,	75,000 00	118,345 69
" " " pref. stock,	9,135 00	9,135 00
West Hartlepool Railway pref. stock,	40,000 00	37,435 38
Lancashire and Carlisle Railway stock guar.,	22,250 00	55,488 94
Manchester and Sheffield convert. stock,	50,000 00	56,670 40
No. British consol. pref. stock,	25,000 00	23,993 29
" convert. pref. stock,	25,000 00	30,425 69
Southwark and Vauxhall Water Co.'s shares,	50,000 00	50,000 00
Gas-Light and Coke Co. A stock,	14,225 00	30,547 23

Kew and other bridges debentures,	$69,813 71	$69,813 71
Indian government 4 per cent paper,	12,500 00	12,453 12
Canada Dominion loan,	40,000 00	36,162 51
" " stock,	103,092 84	103,092 84
United States 5-20s, 1865,	50,000 00	51,117 18
" " " 1867,	100,000 00	103,429 69
French treasury bonds, 1880,	50,000 00	50,685 35
Swedish loan, 1876,	50,000 00	48,144 16
Great Indian Penin. Railway,	25,000 00	29,385 78
Montreal city bonds,	50,000 00	46,250 00
Great Western of Canada pref. bonds,	50,000 00	41,698 08
Penn. consol. S. F. bonds,	25,000 00	22,500 00
Phila. and Reading R.R. mort. bonds,	25,000 00	20,682 29
" Erie R.R. mort. bonds,	15,000 00	13,612 50
Pittsburg and Connesville mort. bonds,	33,000 00	33,093 86
Alleghany Valley R.R. bonds,	15,000 00	14,151 25
Trust and Loan Co. of Canada debentures,	25,000 00	25,000 00
New Zealand Loan Co.'s debentures,	50,000 00	50,000 00
Odessa Water Works Co.'s bonds,	25,000 00	25,000 00
Nor de France obligations,	80,000 00	52,700 00
Manchester and Sheffield R.R. pref. stock,	50,000 00	56,670 39
North British R.R. pref. stock,	50,000 00	60,850 75
London and North-Western ord. stock,	25,000 00	36,682 90
North-Eastern consol. stock,	25,000 00	41,638 29
" " pref. stock,	4,200 00	4,200 00
Southwark and Vauxhall Water Co.'s shares,	50,000 00	50,000 00
Gas Light and Coke Co. "A" stock,	14,200 00	30,493 75
Kew and other bridges debenture stock,	69,813 70	69,813 70
Law life policy,	4,710 14	4,710 14
India government 4 per cent paper,	135,200 00	138,998 93
	$3,789,940 39	$3,872,499 30

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Ored Vitebsk Railway bonds,	$15,000 00	$15,000 00
Potsdam City Water Works bonds,	125,000 00	125,000 00
Loaned on mortgage of leasehold,	–	660,228 26
on personal security,	–	65,188 92
on life policies assigned,	–	77,553 49
		$942,970 67

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	$573,445 39
Loans on mortgage of real estate (first liens),	927,296 69
Interest due or accrued thereon,	2,703 29
Stocks, bonds, etc., as per schedule,	3,872,499 30
Loans on collateral security, as per schedule,	942,970 67

Cash in the office of the company,	$907 54	
deposited in various banks	832,451 14	
Interest due and accrued,	5,993 26	
Premiums in course of collection (gross),	771,604 27	
Notes taken for marine and inland risks,	140,699 19	
Re-insurance due, $26,831.76; stamps on hand, $4,268.52,	31,100 28	
Gross Assets,		$8,101,671 02

Liabilities.

Net amount of unpaid losses,	$473,870 00	
Unearned premiums on outstanding risks,	1,528,987 31	
Life and annuity reserve fund,	2,642,100 27	
Dividends to stockholders unpaid,	416 25	
Commissions and brokerage,	34,194 78	
Bills payable, $11,827.92; fire deposits, $884.12; suspense account, $667.50,	13,379 54	
Gross Liabilities, except Capital,		$4,692,948 15
Surplus as regards Policy-holders,		$3,408,722 87
Paid-up Capital,		1,250,000 00
Surplus over Capital,		$2,158,722 87

Income.

Cash received for fire premiums,	$2,694,468 25
Cash received for marine and inland premiums,	1,097,026 85
Interest and dividends received from all sources,	185,778 37
Income from all other sources, viz.: Life prem's, $574,019; suspense account, $9,181.29; investment reserve $2,422.04; transfer fees, $160.00; discount, $96.00,	585,878 33
Gross Cash Income,	$4,563,151 80

Expenditures.

Cash paid for fire losses,	$1,583,097 20
Cash paid for marine and inland losses,	718,943 37
Cash dividends paid,	156,066 25
paid for commissions and brokerage,	595,136 02
paid for State and local taxes,	297,755 57
Cash paid for all other items, viz.: Life Dept., $262,073.82; bad debts, suspense account, etc., $34,351.67,	296,425 49
Gross Cash Expenditures,	$3,647,423 90

Risks and Premiums.

		Premiums.
Fire risks written during 1876,	$652,949,575 00	–
Net amount in force,	587,654,615 00	$2,504,705 00
Marine risks written during 1876,	$113,299,860 00	–
Net amount in force,	29,043,650 00	$545,115 00

Miscellaneous.

Premiums received from organization of company,	$35,863,837 00
Losses paid from organization of company,	21,532,292 00
Cash dividends declared from organization of company,	1,670,000 00
Dividends declared during the year,	156,066 25
Losses incurred during the year,	2,564,920 00
Company's stock owned by directors,	176,650 00

GUARDIAN FIRE AND LIFE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated Dec. 17, 1821. Commenced business Dec. 17, 1821.]

Paid-up Capital, £1,000,000.

George J. S. Lefevre, *Chairman.* *Secretary*, Thomas G. C. Browne.

Office, No. 11 Lombard Street, London.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Reduced 3 per cent. annuities,	£34,390 3 5	£32,090 6 6
New 3 per cent. annuities,	42,192 9 10	39,370 17 4
Government terminable annuities,	8,044 19 4	8,044 19 4
India enfaced debentures 5s stock,	10,000 0 0	9,000 0 0
India enfaced notes 5½s stock,	18,200 0 0	16,471 0 0
City bonds,	51,000 0 0	51,000 0 0
Gt. Eastern R.R. debentures 5s stock,	25,000 0 0	29,500 0 0
So. Eastern R.R. debentures 5s stock,	50,000 0 0	63,500 0 0
So. Western R.R. debentures 4s stock,	10,000 0 0	10,550 0 0
Gt. Western R.R. debentures 4s stock,	45,000 0 0	47,250 0 0
Gt. Western R.R. con. guar. pref'd 5s st'k,	18,000 0 0	22,320 0 0
Midland R.R. 4s rent charge stock,	10,000 0 0	10,275 0 0
Madras R.R. (int. guar'd) deb's 15s st'k,	36,000 0 0	40,500 0 0
East India R.R. (int. guar'd) deb's 4½s st'k,	25,000 0 0	26,687 10 0
Great Eastern Railroad bonds,	30,000 0 0	30,000 0 0
Metropolitan Railroad bonds,	34,000 0 0	34,000 0 0
Tilbury and So. End Railroad bonds,	5,000 0 0	5,000 0 0
Grand Junction Water Works bonds,	10,000 0 0	10,000 0 0
Mersey Dock and Harbor Board bonds,	30,000 0 0	30,000 0 0
Land Securities Company bonds,	20,000 0 0	20,000 0 0

London and St. Kath. Dock Co. bonds,	£20,000	0	0	£20,000	0	0
Prince Edward Island guar. deben. 6s st'k,	10,000	0	0	10,800	0	0
So. Australian bonds, 5s,	7,000	0	0	7,595	0	0
Victoria (Australia) bonds, 5s,	8,000	0	0	8,720	0	0
New So. Wales government bonds, 5s,	16,600	0	0	18,094	0	0
Cape of Good Hope gov't bonds, 4½s,	29,500	0	0	29,868	15	0
Ceylon bonds, 6s,	4,000	0	0	4,280	0	0
Canada Dominion bonds,	20,618	11	4	20,618	11	4
United States funded bonds, 5s,	90,000	0	0	96,300	0	0
United States registered bonds, 6s,	20,000	0	0	21,600	0	0
United States 10-40 bonds, 5s,	17,000	0	0	18,020	0	0
Canada Dominion bonds, 4s, guaranteed,	89,000	0	0	93,783	15	0
Darlington Corporation,	12,145	1	0	12,145	1	0
Life interests and policies assigned,				12,200	0	0
Annuities and reversions purchased,				16,506	1	1
Loan to London Salvage Corps,				150	0	0
				£926,240	16	7

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	£31,965	0	0			
Loans on mort. of real estate (first liens),	439,880	4	2			
Interest due or accrued thereon,	5,761	16	0			
Stocks, bonds, etc., as per schedule,	926,240	16	7			
Cash in the office of the company,	167	10	3			
deposited in various banks,	64,183	0	11			
Interest due and accrued,	13,640	16	9			
Premiums in course of collection (gross),	32,884	7	5			
Bills receivable,	3,420	8	2			
Gross Assets,*				£1,518,144	0	3

Liabilities.

Net amount of unpaid losses,	£32,570	0	0			
Unearned premiums on outstanding risks,	88,700	0	0			
Dividends to stockholders unpaid,	4,555	10	0			
Due and accrued for rent, salaries, etc.,	2,530	12	7			
Re-insurance premiums due,	8,448	4	9			
All other liabilities,	11,827	17	5			
Gross Liabilities,* except Capital,				148,632	4	9
Surplus as regards Policy-holders,				£1,369,511	15	6
Paid-up Capital,				1,000,000	0	0
Surplus over Capital,				£369,511	15	6

* Exclusive of Life Department.

Income.

Cash received for fire premiums,	£242,824 5 8	
Deduct re-ins., rebate, and return prem's,	33,563 13 11	
Net cash received for fire premiums,		£209,260 11 9
Interest and dividends received from all sources,		60,189 12 9
Gross Cash Income,*		£269,450 4 6

Expenditures.

Cash paid for fire losses,	£140,313 12 11	
Deduct salvage and re-insurance,	35,103 16 11	
Net cash paid for fire losses,		£105,209 16 0
Cash dividends paid,		70,000 0 0
paid for commissions,		28,515 1 11
paid for salaries of officers and employees,		27,484 8 10
paid for State and local taxes,		
paid for all other items; viz., bad debts,		126 2 7
Gross Cash Expenditures,*		£231,335 9 4

Miscellaneous.

Premiums received from organization of company,	£2,872,953 0 0
Losses paid from organization of company,	1,383,462 0 0
Cash dividends declared from organization of company,	2,044,250 0 0
Losses incurred during the year,	105,209 0 0
Company's stock owned by directors,	34,650 0 0

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated, 1854. Commenced business, 1855.]

Paid-up Capital, $323,400.

L. E. Amsinck, *President.* *Managing Director*, Alfred Klauhold.

Office, No. 15 Rathhausmarkt.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$500,000 00	$563,213 00
6 shares German Reichs Bank,	4,851 00	7,276 50
150 " Norddeutsch Bank,	30,318 75	37,595 25
100 " Vereins Bank,	2,425 50	3,698 89
Hamburg Government bonds,	23,931 60	24,479 76
German Railroad bonds,	117,111 22	104,658 71
	$678,638 07	$740,922 11

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* Exclusive of Life Department.

Summary of Assets, Dec. 31, 1876.

Loans on mortgage of real estate (first liens *),		$115,552 94
Stocks, bonds, etc., as per schedule,		740,922 11
Cash in the office of the company,		3,064 09
deposited in various banks,		234,287 87
Premiums in course of collection (net),		82,439 87
Bills of exchange, prime acceptances,		169,013 53
Gross Assets,		$1,345,280 41

Liabilities.

Losses claimed and reported,	$130,677 59		
Less re-insurance,	79,472 59		
Net amount of unpaid losses,		$51,205 00	
Unearned premiums on outstanding risks,		329,184 51	
Dividends to stockholders unpaid,		67,121 67	
Re-insurance due other companies,		281,458 69	
Gross Liabilities, except Capital,			728,969 87
Surplus as regards Policy-holders,			$616,310 54
Paid-up Capital,			323,400 00
Surplus over Capital,			$292,910 54

Income.

Cash received for fire premiums,	$711,281 00	
Deduct re-insurance, rebate, and return prem's,	326,479 14	
Net cash received for fire premiums,		$384,801 86
Interest and dividends received from all sources,		38,497 13
Gross Cash Income,		$423,298 99

Expenditures.

Cash paid for fire losses,	$300,379 78	
Deduct salvage and re-insurance,	178,177 49	
Net cash paid for fire losses,		$122,202 29
Cash dividends paid,		67,089 33
Cash paid for commissions and brokerage,		119,330 02
for salaries of officers and employees,		61,755 32
for State and local taxes,		4,457 07
Gross Cash Expenditures,		$374,834 03

* Value of lands mortgaged, ... $77,486 10
Value of buildings thereon, ... 167,934 07
Total value of property mortgaged, ... $245,420 17

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$112,006,562 00	$616,274 37
written during 1876,	129,392,807 00	711,281 00
Total,	$241,399,369 00	$1,327,555 37
Deduct risks expired and terminated,	119,315,866 00	687,267 79
In force at end of year,	$122,083,503 00	$640,287 58
Deduct amount re-insured,	52,993,851 00	281,642 85
Net amount in force,	$69,089,652 00	$358,644 73

Miscellaneous.

Premiums received from organization of company,	$4,608,041 09
Losses paid from organization of company,	1,901,021 03
Cash dividends declared from organization of company,	457,699 40
Losses incurred during the year,	125,436 29
Company's stock owned by directors,	21,991 20

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

[Incorporated 1803. Commenced business 1803.]

Paid-up Capital, $3,500,000.

Percival Bosanquet, *Chairman.* *Secretary*, Edward C. Smith.

Office, No. 1 Old Broad Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
3 per cent. consols,	$473,013 59	$446,406 58
New three per cents.,	1,097,578 10	1,037,211 30
Reduced do.,	250,000 00	236,250 00
Canada guaranteed loan,	315,000 00	334,687 50
Bank of England stock,	50,000 00	128,500 00
Blackfriars Bridge bonds,	50,000 00	50,500 00
Holborn Viaduct bonds,	97,675 00	100,332 00
Metropolitan Cattle Market bonds,	35,000 00	35,700 00
London and St. Kath Dock Co. deb's,	100,000 00	100,500 00
E. and W. India Dock Company deb's,	100,000 00	102,000 00
Mersey Docks bond,	75,000 00	75,000 00
London and St. Kath. Dock Company stock,	50,000 00	53,500 00
Metropolitan Railway deb's.,	125,000 00	125,000 00
Great Eastern Railroad stock,	87,500 00	89,687 50
" Northern Railway stock,	282,500 00	295,212 50
London and So.-Western Railway mort. stock,	50,000 00	52,500 00
Glasgow Union Railway preferred stock,	100,000 00	120,000 00

Great Eastern Railway stock,	$75,000 00	$90,050 00
" Northern Railway stock,	19,675 00	22,036 00
" Western Railway stock,	50,000 00	61,800 00
Llynvi and Ogmore Railway stock, guar.,	70,000 00	98,700 00
London, Brighton, and So. Coast R'y stock,	10,000 00	11,400 00
" and North-Western Railway stock,	18,000 00	18,360 00
" and South-Western Railway stock,	5,000 00	5,600 00
North British Railway preferred stock,	150,000 00	151,500 00
North-Eastern Railway preferred stock,	20,000 00	20,600 00
East India Railway stock,	247,000 00	288,455 00
Cape of Good Hope government bonds,	50,000 00	51,250 00
Mauritius government debentures,	10,000 00	10,400 00
New South Wales government debentures,	50,000 00	50,000 00
New Zealand consols,	50,000 00	52,000 00
Prince Edward Island government bonds,	25,000 00	27,750 00
Queensland government bonds,	65,000 00	62,075 00
South Australian government bonds,	15,000 00	16,650 00
New Zealand government bonds,	150,000 00	144,000 00
General Steam Navigation stock,	50,000 00	55,000 00
Tennessee bonds,	26,000 00	9,100 00
United States bonds,	684,900 00	736,676 00
Virginia bonds,	86,000 00	55,900 00
United States registered bonds,	100,000 00	107,855 00
Alabama bonds,	10,000 00	2,200 00
South Carolina bonds,	20,000 00	8,000 00
Canada inscribed stock,	48,667 00	52,560 38
" Dominion stock,	51,400 00	52,847 84
Dutch Inscriptions,	41,666 66	36,065 79
States bank notes and redemp. cert. Russia,	18,656 25	15,896 67
" S. F. Com. notes,	12,500 00	11,190 98
Second Interior loan,	62 50	90 50
Treasury Bank note,	31 25	33 24
Baden stock,	25,000 00	21,537 66
Bavarian bonds,	20,833 33	20,641 25
Royal Bavarian Railway loan,	1,458 33	1,527 25
Brazilian stock,	5,500 00	5,076 55
30 shares Imperial Fire Ins. Co., $17,250.		
Leasehold,	44,469 00	44,469 00
Loaned to Brightwen & Co.,	50,000 00	50,000 00
London Salvage Corps,	1,874 25	1,874 25
	$5,716,960 26	$5,854,155 74

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	$838,377 70
Loans on mortgage of real estate (first liens),	158,450 00
Stocks, bonds, etc., as per schedule,	5,854,155 74
Cash in the office of the company,	3,007 85
deposited in bank,	139,795 39

Premiums in course of collection (net),	$674,387 25	
Notes taken for marine and inland risks,	60,939 50	
Rents due and accrued, $159 59		
Re-insurance due, 23,567 73	23,727 32	
Gross Assets,		$7,752,840 75

Liabilities.

Net amount of unpaid losses,	$691,910 00	
Unearned premiums on outstanding risks,	913,200 00	
Dividends to stockholders unpaid,	8,157 88	
Due and accrued for rent, salaries, etc.,	127,092 15	
Bills payable,	28,631 30	
Gross Liabilities, except Capital,		1,768,991 33
Surplus as regards Policy-holders,		$5,983,849 42
Paid-up Capital,		3,500,000 00
Surplus over Capital,		$2,483,849 42

Income.

Net cash received for fire premiums,	$2,767,282 63
Interest and dividends received from all sources,	244,695 72
Gross Cash Income,	$3,011,978 35

Expenditures.

Net cash paid for fire losses,		$1,371,443 65
Cash dividends paid,		360,000 00
paid for commissions and brokerage,		509,051 64
paid for salaries of officers and employees,		131,633 15
paid for State and local taxes,		12,956 63
paid for all other items, viz., bad debts,	$5,684 18	
Agency and incidental expenses,	185,955 50	191,639 68
Gross Cash Expenditures,		$2,576,724 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$448,712,960 00	$1,282,967 22
written during 1876,	1,035,530,770 00	3,050,745 40
Total,	$1,484,243,730 00	$4,333,712 62
Deduct risks expired and terminated,	926,354,510 00	2,671,902 22
In force at end of year,	$557,889,220 00	$1,661,810 40
Deduct amount re-insured,	83,891,270 00	283,462 77
Net amount in force,	$473,997,950 00	$1,378,347 63

MISCELLANEOUS.

Premiums received from organization of company,	$53,603,640 00
Losses paid from organization of company,	30,165,440 00
Cash dividends declared from organization of company,	10,222,000 00
Losses incurred during the year,	1,371,440 00
Company's stock owned by directors,	503,500 00

LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

[Incorporated June, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $1,000,000.

NATH'L SHELMERDINE, *Chairman.* *General Manager*, GEO. STEWART.

Office at Manchester.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Birmingham Wagon Co.'s bonds,	$10,000 00	
Metropolitan Carriage Co.'s bonds,	5,000 00	
Bolckon Vaughan & Co.'s bonds,	100,000 00	
Mersey Dock's Board bonds,	104,825 00	$671,710 64
Ebbe Vale Coal and Iron Co.'s bonds,	250,000 00	
Chas. Cammell & Co.'s bonds,	51,885 64	
John Brown & Co.'s bonds,	50,000 00	
Inman S. S. Co.'s bonds,	100,000 00	
London and No. Western R. R. pref. shares,	100,000 00	110,000 00
Midland Railroad pref. shares,	50,000 00	52,500 00
Cambrian Railway deb. stock,	53,450 00	53,450 00
United States bonds,	500,000 00	517,536 86
Canadian bonds,	200,000 00	209,025 00
Russian bonds,	100,000 00	96,500 00
	$1,675,160 64	$1,710,722 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
£6,000 Cambrian Railway stock,	$4,800 00	$6,000 00
Loaned on personal security,		6,771 60
on company's life policies,		82,238 02
		$95,009 62

SUMMARY OF ASSETS, DEC. 31, 1876.

Cash value of unencumbered real estate,	$231,633 50
Loans on mortgage of real estate (first liens),	1,535,198 72
Stocks, bonds, etc., as per schedule,	1,710,722 50

Loans on collateral security, as per schedule,	$95,009 62	
Cash deposited in various banks,	265,496 60	
Interest due and accrued,	43,024 38	
Premiums in course of collection (net),	369,339 84	
Notes taken for fire risks,	15,207 04	
Gross Assets,		$4,265,632 20

Liabilities.

Net amount of unpaid losses,	$242,456 16	
Unearned premiums on outstanding risks,	500,496 85	
Life and annuity reserve fund,	1,602,713 54	
Dividends to stockholders, unpaid,	107,014 86	
Gross Liabilities, except Capital,		2,452,681 41
Surplus as regards Policy-holders,		$1,812,950 79
Paid-up Capital,		1,000,000 00
Surplus over Capital,		$812,950 79

Income.

Cash received for fire premiums,	$1,747,368 14	
Deduct re-ins., rebate, and return prem's,	245,877 58	
Net cash received for fire premiums,		$1,501,490 56
Interest and dividends received from all sources,		100,503 34
Gross Cash Income,		$1,601,993 90

Expenditures.

Net cash paid for fire losses,	$902,830 30
Cash dividends paid,	200,000 00
Cash paid for commissions and brokerage,	190,846 30
paid for salaries of officers and employees,	165,023 26
paid for State and local taxes,	14,373 46
Gross Cash Expenditures,	$1,473,073 32

Miscellaneous.

Premiums received from organization of company,	$12,101,737 00
Losses paid from organization of company,	7,302,036 00
Cash dividends declared from organization of company,	1,563,135 00
Losses incurred during the year,	902,830 00
Company's stock owned by directors,	120,970 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

[Incorporated May, 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, $1,228,200.

JOSEPH HUBBACK, *Chairman.* *Secretary*, JOHN M. DOVE.

Office, No. 1 Dale Street, Liverpool.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
London and No. West'n R'y ordinary stock, .	$44,500 00	$65,415 00
" " perp'l pref'ce 5s st'k,	11,500 00	14,432 50
So. Eastern perferred stock, ...	403,600 00	554,950 00
" 4½s consolidated pref'ce stock, .	25,000 00	27,625 00
" 5s consolidated preference stock, .	55,000 00	66,550 00
" ordinary consolidated stock, .	40,350 00	7,263 00
Midland G. preference stock, 5s, . . .	50,000 00	62,500 00
Midland preference stock, 5s, ...	260,800 00	334,150 00
" " " 5s, ...	272,580 00	340,725 00
No Eastern Darlington stock, 6s, . . .	30,000 00	43,800 00
" preference stock, 5s, . . .	236,220 00	251,574 29
" Hartelpool capital stock, . .	25,000 00	39,250 00
G. Western cons'l'd preference stock, 5s, .	303,625 00	374,976 87
" Ely Valley rent charge stock, .	12,250 00	15,435 00
" Llynvi and Ogmore stock, . .	200,000 00	285,000 00
No. British cons'l'd pref'ce stock, No. 2, 4s, .	36,250 00	35,343 75
London and So. Western preference stock, 5s,	150,000 00	183,000 00
Furness preference stock, 6s, ...	50,000 00	67,500 00
" " " 8s, ...	21,500 00	37,195 00
" reduced preference stock, . . .	8,000 00	8,400 00
G. Eastern preference stock, 4½s, . . .	172,353 34	180,971 00
" " " 5s, . . .	95,000 00	111,150 00
" " " 5s, . . .	177,425 00	207,587 25
" " " 6s, . . .	12,500 00	18,125 00
" Waverly Valley, 5s, . . .	48,245 00	57,894 00
" " " 4½s, . . .	35,000 00	37,800 00
G. Northern permanent preference stock, 4½s,	35,150 00	39,719 50
" preferred permanent stock, . .	40,000 00	43,000 00
Brecon and Merthyr A deb. stock, 5s, . .	42,590 00	34,072 00
Potteries, Shrewsbury, and No. Wales perp. deb. stock, 5s, ...	7,500 00	3,750 00
Mold and Denbigh perpetual B deb. stock, .	5,250 00	3,150 00
No. Staffordshire preference stock, 5s, . .	193,870 00	224,889 19
" " " " 4½s, . .	25,800 00	27,090 00
Manchester, Sheffield, and Lincoln preference stock, 4¾s, ...	105,000 00	118,125 00
Manchester, Sheffield, and Lincoln redeemable preference stock, 5s, ...	170,000 00	181,050 00

Manchester, Sheffield, and Lincoln convertible preference stock, 5s,	$100,000 00	$114,000 00
Manchester, Sheffield, and Lincoln convertible preference stock, 5s,	90,000 00	103,500 00
Metropolitan irredeemable pref'ce stock, 5s,	40,000 00	48,800 00
Lancashire and Yorkshire preference stock, 5s,	100,000 00	124,000 00
" " " " 5s,	413,000 00	529,156 25
Caledonian preference stock, 5s,	20,625 00	20,521 88
London, Brighton, and So. Coast preference stock, 4s,	45,945 00	45,026 09
London, Brighton, and So. Coast preference stock 5s,	70,700 00	86,961 00
London, Brighton, and So. Coast ordinary st'k,	100,000 00	135,000 00
" " " " con. pref. st'k,	28,500 00	35,055 00
So. Devon preference stock, 5s,	65,000 00	78,000 00
Metropolitan preference stock, 5s,	80,000 00	97,600 00
Glasgow and So. Western shares, 5s,	7,550 00	9,437 50
Cambrian debenture stock, 5s,	45,000 00	52,200 00
" preference coast stock, 5s,	15,000 00	4,200 00
" " " 5s,	110,000 00	26,400 00
" ordinary coast stock,	67,500 00	10,800 00
" debenture coast stock,	87,675 00	63,126 00
" " "	15,795 69	10,108 79
" capital inland,	3,695 00	798 13
" " preference coast stock,	5,300 00	1,272 00
" " " "	555 00	111 00
" ordinary capital coast stock,	1,740 00	278 40
Brecon and Merthyr preference stock, 5s,	85,000 00	27,200 00
" " debenture stock, 5s,	63,815 00	40,841 61
" " cons'l'd pref'ce stock, 5s,	55,000 00	17,600 00
" " A debenture stock,	9,910 00	7,928 00
" " C debenture stock,	2,350 00	1,316 00
" " ordinary capital,	885 00	141 58
Shrewsbury and Hereford Rent Charge st'k,6s,	39,850 00	57,782 50
South-Eastern ordinary preferred stock,	90,000 00	124,200 00
Great Eastern debenture B stock,	215,000 00	254,775 00
" " A stock,	100,000 00	124,500 00
Great Western debenture stock, 5s,	125,000 00	158,125 00
" " rent charge stock,	126,600 00	158,883 00
So. Devon rent charge stock,	168,750 00	206,718 75
Kington and Eardisley ordinary shares,	2,050 00	164 00
London and No. Western preference stock, 5s,	4,250 00	5,333 75
South-Eastern preferred debenture stock, 4s,	49,500 00	62,617 50
Metropolitan district perp'l deb. stock, 6s,	125,000 00	181,875 00
London, C. and Dover Arbitration deb. stock,	163,540 00	180,711 67
" " " " pref'ce st'k,	5,410 00	4,057 50
" " " ordinary stock,	5,410 00	1,163 14
South-Eastern ordinary stock,	9,000 00	1,800 00
Pennsylvania Railroad bonds,	125,000 00	124,446 03

Ipswich Dock Company debentures,	$67,500 00	$67,500 00
Wear Nav. and Sunderland Dock Co.'s deb.,	100,000 00	100,000 00
Grand Junction Water Works debentures,	25,000 00	25,000 00
Liverpool Corporation debentures,	4,750 00	4,698 75
Mersey Dock and Harbor Board bonds,	857,825 00	857,745 27
Metropolitan district debentures,	100,000 00	100,000 00
Trust and Loan Co. of Upper Canada bonds,	50,000 00	50,000 00
John Brown & Co.'s (limited) debentures,	100,000 00	100,000 00
Great Eastern debenture stock,	27,004 83	27,004 83
Mersey Steel and Iron Co.'s debentures,	125,000 00	125,000 00
Birkenhead gas and water bonds,	12,567 36	12,567 36
Liverpool, Brazil and Steam Nav. Co. bonds,	150,000 00	150,000 00
National S. S. Co. debentures,	140,000 00	140,000 00
British Government annuities,	2,648 54	2,648 54
New-York city consolidated stock, 6s,	50,000 00	50,375 00
Boston city bonds,	239,000 00	253,945 84
Massachusetts State bonds, 5s,	230,000 00	252,280 77
United States bonds,	1,300,000 00	1,499,487 50
South Carolina State bonds, 6s,	20,000 00	6,400 00
Alabama State bonds, 5s,	10,000 00	3,300 00
Richmond city bonds, 8s,	5,000 00	5,000 00
Mississippi State warrants,	20,000 00	17,000 00
Canadian securities,	265,000 00	265,515 62
Huron County bonds,	270,000 00	277,510 66
Liverpool Gas Company's stock,	17,375 00	36,613 33
Toronto city bonds,	250,000 00	256,250 00
United States funded debt bonds,	850,000 00	918,059 29
Central Railroad (N.J.) bonds,	5,000 00	5,371 25
New York State gold bonds,	108,000 00	127,418 29
New Jersey State currency bonds,	6,000 00	6,017 50
Connecticut State currency bonds	10,000 00	10,860 69
New York State gold bonds, 6s,	45,000 00	54,000 00
	$11,949,429 76	$13,249,560 91

Loaned on life policies,	$548,363 85
on annuities, life interests, etc.,	110,923 46
on railway debentures, etc.,	273,060 59
	$14,181,908 81

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	$2,650,555 19
Loans on mortgage of real estate (first liens),	6,919,423 02
Stocks, bonds, etc., as per schedule,	14,181,908 81
Cash deposited in various banks,	1,857,754 06
Interest due and accrued,	163,399 27
Premiums in course of collection (net),	799,993 54

Annuities and life interests purchased by Co.	$1,085,763 10	
Bills receivable,	16,477 48	
Office furniture,	$44,865 69	
Gross Assets,		$27,675,274 47

Liabilities.

Net amount of unpaid losses,	$325,100 00	
Unearned premiums on outstanding risks,*	1,649,594 31	
Reclaimable on perpetual fire policies,	296,568 17	
Life and annuity reserve fund,	13,690,356 50	
Dividends to stockholders unpaid,	2,491 16	
Liability to Globe annuitants,	5,334,795 00	
Bills payable,	25,031 52	
Sundry working accounts,	731,543 46	
Gross Liabilities, except Capital,		22,055,480 12
Surplus as regards Policy-holders,		$5,619,794 35
Paid-up Capital,		1,228,200 00
Surplus over Capital,		$4,391,594 35

Income.

Cash received for fire premiums,	$5,418,632 56	
Deduct re-insurance, rebate, and return prem's,	469,849 58	
Net cash received for fire premiums,		$4,948,782 98
Interest and dividends received from all sources,		556,960 00
Deposits received for perpetual fire risks,	$18,448 15	
Gross Cash Income,		$5,505,742 98

Expenditures.

Net cash paid for fire losses,	$2,303,720 19
Cash dividends paid,	368,460 00
Cash paid for salaries of officers and employees,	1,395,497 25
paid for State and local taxes,	46,667 73
Perpetual deposits returned, 16,611 22	
Gross Cash Expenditures,	$4,114,345 17

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$1,475,553,050 00	$4,786,703 00
written during 1876,	1,380,382,320 00	5,418,633 00
Total,	$2,855,935,370 00	$10,205,336 00
Deduct risks expired and terminated,	1,268,277,535 00	5,215,500 00
In force at end of year,	$1,587,657,835 00	$4,989,836 00
Deduct amount re-insured,	169,176,100 00	605,377 00
Net amount in force,	$1,418,481,735 00	$4,384,459 00

* Estimated by Co. at 33⅓ per cent. of year's premium.

MISCELLANEOUS.

Premiums received from organization of company,	$81,538,993 74
Losses paid from organization of company,	51,845,165 64
Cash dividends declared from organization of company,	9,664,593 16
Losses incurred during the year,	2,303,720 19
Company's stock owned by directors,	209,000 00

LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

[Incorporated 1720. Commenced business 1720.]

PAID-UP CAPITAL, £448,275.

EDWARD BUDD, *Governor.* *Secretary*, JOHN P. LAURENCE.

Office, No. 7 Royal Exchange.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.			Ledger value.		
British government stock,	£356,000	9	2	£311,137	18	3
India 4 per cent stock,	50,000	0	0	50,000	0	0
United States bonds,	138,000	0	0	145,681	8	5
Canadian consolidated stock, 5s,	10,300	0	0	10,345	16	8
Canada Dominion stocks, 6,	20,521	18	4	20,521	18	4
Bombay, B., and Cent. India R'y stock,	9,500	0	0	9,862	14	0
East India Railway stock,	16,700	0	0	17,759	1	0
Madras Railway stock,	10,000	0	0	10,267	0	0
Oude and Rohilkund Railway stock,	1,500	0	0	1,500	0	0
Great Western Railway pref'ce stock,	20,000	0	0	22,909	16	5
No. Staffordshire Railway pref'ce stock,	20,000	0	0	20,000	0	0
So. Eastern Railway pref'ce stock,	40,000	0	0	40,450	0	0
So. Yorkshire Railway deb. stock,	20,000	0	0	20,975	0	0
Turkish guar'd bonds, 4s,	22,900	0	0	22,900	0	0
Great Eastern Railway debentures,	40,000	0	0	40,000	0	0
East India Railway debentures,	82,200	0	0	82,200	0	0
Great Indian Peninsular debentures,	16,500	0	0	16,500	0	0
London city bonds,	1,000	0	0	1,000	0	0
Reversions and life interests,		–		46,165	16	8
Life policies assigned,		–		35,053	15	10
Investments in house property,		–		11,600	0	0
Government life annuities,		–		1,378	0	0
				£938,208	5	7

SUMMARY OF ASSETS, DEC. 31, 1876.

Loans on mort. of real est. (first liens),	£1,974,543	4	4
Stocks, bonds, etc., as per schedule,	938,208	5	7
Cash in the office of the company,	79	19	5
deposited in various banks,	42,373	13	8

Interest due and accrued,	£3,865 2 8		
Premiums in course of collection (net),	64,906 6 9		
Notes taken for marine and inland risks,	5,145 3 3		
Policy stamps,	97 2 6		
Gross Assets,			£3,029,218 18 2

LIABILITIES.

Net amount of unpaid losses,	£87,729 3 1		
Unearned prem's on outstanding risks,	153,885 8 5		
Life and annuity reserve fund,	1,668,080 5 9		
Dividends to stockholders unpaid,	2,541 0 0		
Unpaid annuities, £530 10 5; unpaid income tax, £91 16 5; clerks' saving fund, £2,611 8 9,	3,233 15 7		
Gross Liabilities, except Capital,			1,915,469 12 10
Surplus as regards Policy-holders,			£1,113,749 5 4
Paid-up Capital,			448,275 0 0
Surplus over Capital,			£665,474 5 4

INCOME.

Cash received for fire premiums,	£241,627 2 4		
Deduct re-ins., rebate, and ret'n prem's,	33,215 9 3		
Net cash received for fire premiums,			£208,411 13 1
Cash rec'd for marine and inland prem's,	£107,142 11 11		
Deduct re-ins., rebate, and ret'n prem's,	15,317 16 3		
Net cash rec'd for marine and inl'd prem.,			91,824 15 8
Interest and dividends received from all sources,			127,082 3 5
Income from Life Department,			165,340 9 7
Gross Cash Income,			£592,659 1 9

EXPENDITURES.

Cash paid for fire losses,	£115,095 19 8		
Deduct salvage and re-insurance,	2,132 8 1		
Net cash paid for fire losses,			£112,963 11 7
Cash paid for marine and inland losses,	£51,535 3 1		
Deduct salvage and re-insurance,	10,756 11 2		
Net cash paid for marine and inl'd losses,			40,778 11 11
Cash dividends paid,			107,586 0 0
paid for commissions and brokerage,			39,259 10 1
paid for salaries of officers and employees,			35,356 8 6
paid for State and local taxes,			3,867 16 8
Cash paid for all other items, viz.: Office, agency, and incidental expenses, £17,501 11 6; Life department, £223,417 17 3,			240,919 8 9
Gross Cash Expenditures,			£580,731 7 6

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	£57,725,828 0 0	£229,656 9 5
written during 1876, .	69,195,875 0 0	229,801 15 0
Total, ...	£126,921,703 0 0	£459,458 4 5
Deduct risks expired and terminated,	64,270,773 0 0	225,128 2 10
In force at end of year, . .	£62,650,930 0 0	£234,330 1 7
Deduct amount re-insured, . .	3,909,060 0 0	10,089 14 4
Net amount in force, . .	£58,741,870 0 0	£224,240 7 3
Marine risks outstanding Dec. 31,'75,	£2,638,568 0 0	£46,412 0 0
written during 1876, .	9,835,806 6 9	106,257 2 11
Total, ...	£12,474,374 6 9	£152,669 2 11
Deduct risks expired and terminated,	9,898,334 6 9	110,903 18 2
In force at end of year, . .	£2,576,040 0 0	£41,765 4 9
Deduct amount re-insured, . .	36,443 0 0	1,186 3 6
Net amount in force, . .	£2,539,597 0 0	£40,579 1 3

NORTHERN FIRE AND LIFE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1836. Commenced business June, 1836.]

Paid-up Capital, $750,000.

William Miller, *Chairman.* *General Manager*, Alex. P. Fletcher, *Offices, No. 3 King Street, Aberdeen; No. 1 Moorgate Street, London.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
New 3 per cent. annuities, . . .	£50,000 0 0	£45,465 0 10
British Columbia gov't debentures, .	3,100 0 0	3,426 17 11
Canadian deposit, ...	$100,000 00	19,665 16 0
Canadian debentures, 6s, . . .	10,000 00	10,398 10 2
Cape of Good Hope gov't debentures, .	£2,000 0 0	2,000 0 0
" " " bonds, 4½s, . .	10,000 0 0	9,950 0 0
Christchurch (N.Z.) bonds, 6s, . .	6,000 0 0	6,120 0 0
Auckland city bonds, 6s, . . .	5,000 0 0	4,861 14 0
Melbourne city bonds, 5s, . . .	500 0 0	499 6 8
" " " 6s, . . .	500 0 0	519 19 1
Montreal city bonds, 5s, ...	9,800 0 0	8,758 6 8
Corporation of Quebec bonds, . .	1,900 0 0	1,791 11 9

Canadian Dominion reg'd stock, 4s, .	£10,000 0 0	£8,753 4 0
" " Quebec loan, . .	10,000 0 0	9,717 10 0
" " stock, 4s, . .	10,000 0 0	9,012 1 0
Eastern Bengal Railroad, . . .	50,000 0 0	51,381 2 1
Government of Ceylon debentures, . .	5,000 0 0	5,092 4 3
Jamaica government bonds, 5s, . .	1,800 0 0	1,800 0 0
" " " 6s, . .	1,200 0 0	1,214 7 8
Mauritius government debentures, . .	5,000 0 0	5,159 2 9
Natal government debentures, 4½s, .	5,000 0 0	4,762 10 0
New South Wales gov't debentures, .	10,700 0 0	9,992 1 1
New Zealand gov't debentures, 5s, . .	3,400 0 0	3.339 12 2
" " " 4½s, .	20,000 0 0	18,600 0 0
Otago debentures, 6s, ...	1,900 0 0	2,108 7 11
Province of Ontario gov't annuities, .	$59,543 67	12,094 14 7
Queensland gov't debentures, . . .	£5,000 6 0	4,658 6 7
St. Christopher gov't debentures, 6s, .	3,900 0 0	3,793 12 2
South Australian gov't debentures, .	1,250 0 0	1,256 7 1
" " bonds, 4s . .	9,500 0 0	8,545 5 0
Trinidad gov't loan, 5s, ...	9,600 0 0	9,600 0 0
New Zealand gov't debentures, 4s, . .	10,000 0 0	9,050 0 0
Victoria gov't debentures, 5s, . . .	3,800 0 0	4,107 12 8
" " " 6s, . . .	9,830 0 0	10,864 4 2
Austrian silver rentes, ...	15,000 0 0	8,258 3 5
Brazilian deposit, Para, . . . rs.	10,000 0 0	801 15 5
" " Rio de Janeiro, . rs.	10,000 0 0	985 0 0
Boston city bonds, 5s, 1869, . . .	£10,000 0 0	8,377 6 8
" " " 5s, 1873, . . .	10,000 0 0	9,150 0 0
Providence city bonds, 5s, . . .	10,500 0 0	9,412 16 8
Chilian government bonds, 5s, . .	19,000 0 0	15,545 16 8
Bergische Narkisch R'y debentures, ths.	59,800 0 0	7,406 15 6
Oberschlesische R'y debentures, 3½s, ths.	5,000 0 0	646 18 3
Prussian state bonds, . . . ths.	2,700 0 0	561 6 2
Rhein Nahe R'y debentures, . . ths.	32,500 0 0	4,739 12 10
Dutch Indian R'y bonds, 4½s, . . .	£11,300 0 0	8,998 16 8
Dunabrug and Witepsk R'y, . . .	9,600 0 0	10,916 17 4
Imperial Brazilian loan, 5s, . . .	10,000 0 0	7,654 16 1
Massachusetts State bonds, 5s, . .	17,600 0 0	16,051 18 2
Norwegian government bonds, 4½s, .	10,000 0 0	9,607 14 2
Provincial Orel-Vitebsk R'y, . . .	6,000 0 0	5,519 5 0
Royal Hungarian bonds, 6s, . . .	10,000 0 0	7,880 14 9
St. Louis city bonds, 6s, . . .	8,000 0 0	6,662 10 0
Swedish government bonds, 4½s. . .	10,000 0 0	9,628 16 8
Swiss investment, ... fcs.	45,000 0 0	1,864 16 1
United States bonds, ...	$620,000 00	124,943 5 11
Wurtemberg state bonds, . . fls.	20,000 0 0	1,336 15 3
Bell Brothers (limited) debentures, .	£20,000 0 0	20,091 12 4
Evesham and Redditch Railway, . .	20,000 0 0	20,000 0 0
Gas-Light and Coke Co. debentures, 4s, .	885 0 0	885 0 0
Great Eastern R'y debenture stock, .	20,000 0 0	20,949 15 6

Grand Junction Water Works Co.,	£4,000 0 0	£4,003 5 0
London and St. Kath. Dock Co. debs.,	4,000 0 0	4,000 0 0
Llynvi and Ogmore R'y debentures, 4½s,	10,778 0 0	10,778 0 0
Manchester, Sheffield and Lin. R'y,	5,000 0 0	4,992 5 10
Millwall Dock Co. debentures,	42,000 0 0	47,706 1 6
No. Metropolitan Tramways Co.,	5,000 0 0	5,000 0 0
Southwark and V. Water Co debs.,	10,000 0 0	10,000 0 0
Weymouth and Portland R'y debs.,	10,000 0 0	10,000 0 0
Chelsea water w'ks perp. pref'ce st'k, 4½s,	1,810 0 0	1,822 2 9
City of Glasgow Un. R'y pref'ce st'k, "F"	10,000 0 0	11,641 10 7
Gas-Light and Coke Co. pref. stock, 5s,	100 0 0	100 0 0
Gt. Eastern R'y pref'ce stock, 5s, 1862,	10,600 0 0	10,918 5 9
" " " " 5s, 1863,	7,000 0 0	7,182 17 0
" " " " 5s, 1864,	10,000 0 0	10,134 19 2
London, B. and So. Coast R'y stock, 5s,	10,000 0 0	10,470 4 8
London and St. Kath. Dock Co. pref. st'k,	10,000 0 0	10,000 0 0
Llynvi and Ogmore R'y 6s,	30,000 0 0	38,377 16 11
No. British R'y pref'ce stock, 4½s,	15,000 0 0	14,253 2 2
No. Staffordshire R'y pref'ce stock,	10,550 0 0	10,987 18 4
Southwark and V. Water Co. stock, 5s,	9,000 0 0	9,003 15 0
The G. L. and Coke Co. "A" shares,	8,030 0 0	15,589 10 3
" " "H" stock,	3,125 0 0	4,445 5 0
Weymouth and Portland Railway,	25,000 0 0	19,651 12 3
Caledonian Railway,	30,920 0 0	31,414 16 4
Great North of Scotland Railway,	7,716 0 0	8,054 6 5
Southwark and V. W. W. Co. stock,	6,600 0 0	7,405 8 0
Irish estate of Lord Dillon,		14,316 5 0
E. London Water-Works Co.,	3,000 0 0	4,338 9 11
G. Junction Water Works Co.,	2,000 0 0	3,199 0 5
Lambeth Water Works Co.,	2,000 0 0	2,869 17 0
" " " " new issue,	40 0 0	40 3 0
Gt. Western Railway Rent charge stock,	–	2,694 2 5
		£992,628 14 5

Securities held as collateral for cash loans :—

	Loaned thereon.
Parochial and other public loans,	£148,579 14 2
On life interest,	15,360 17 2
On reversions,	74,988 13 9
Co.'s policies assigned,	40,322 0 7
On personal security,	31,719 7 11
On Indian and Colonial government securities,	27,416 15 0
On stocks of sundry Co.'s,	24,951 12 0
On railway pref'ce shares,	62,500 0 0
	£425,839 0 7

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	$288,239 95
Loans on mort. of real estate (first liens),	2,455,062 25

Stocks, bonds, etc., as per schedule,	$4,963,143 60	
Loans on collat'l security, as per schedule,	2,129,195 18	
Cash in the office of the company,	949 06	
deposited in various banks,	357,327 60	
Interest due and accrued,	123,617 04	
Premiums in course of collection (gross),	58,220 21	
Notes taken for marine and inland risks,	48,544 60	
Rents due and accrued, $420.25; due from companies and agents, $460,802.-73; stamps on hand, $1,418.75; life interests, $11,048.22; reversions, $77,-607.00,	551,296 95	
Gross Assets,		$10,975,596 44

Liabilities.

Net amount of unpaid losses, Fire,	$151,985 49	
Net amount of unpaid losses, Life,	145,822 63	
Unearned prem's on outstanding risks,	672,629 52	
Life and annuity reserve fund,	6,219,076 33	
Drafts not matured,	45,233 18	
Dividends to stockholders unpaid,	5,259 15	
Due and accrued for rent, salaries, etc.,	35,605 85	
Due to agents and other companies,	131,200 71	
Gross Liabilities, except Capital		7,406,812 86
Surplus as regards Policy-holders,		$3,568,783 58
Paid-up Capital,		750,000 00
Surplus over Capital,		$2,818,783 58

Income.

Net cash received for fire premiums,	$2,017,888 58
Net cash received for life premiums,	741,131 92
Interest and dividends received from all sources,	474,820 27
Income due from all other sources; viz., sale of annuities, $27,622.37; profit on sale of investments, $4,733.21; transfer dues, $134 38,	32,489 96
Gross Cash Income,	$3,266,330 73

Expenditures.

Net cash paid for fire losses,	$946,587 27
Net cash paid for life losses,	458,574 10
Cash dividends paid,	225,000 00
paid for commissions and brokerage,	301,442 42
paid for salaries of officers and employees,	332,105 49

Cash paid for State and local taxes,	$18,313 33
paid for all other items; viz., surrender of life-policies, $70,792.12; payment of annuities, $35,-000.67; bad debts, $3,766.35; allowance to retired officers, $4,287.50; loss on exchange, $3,271.81,	117,118 45
Gross Cash Expenditures,	$2,399,141 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$381,293,500 00	$1,171,193 38
written during 1876,	656,943,000 00	2,017,888 58
Total,	$1,038,236,500 00	$3,189,081 96
Deduct risks expired and terminated,	600,274,500 00	1,843,822 90
In force at end of year,	$437,962,000 00	$1,345,259 06

Miscellaneous.

Fire premiums received from organization of company,	$20,733,660 00
Fire losses paid from organization of company,	12,253,405 00
Cash dividends declared from organization of company,	1,789,587 00
Fire losses incurred during the year,	946,587 00
Company's stock owned by directors,	148,575 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

Paid-up Capital, $1,363,636.36.

G. H. Burnett, *Manager.* *Secretary*, F. W. Lance.

Offices, No. 61 Threadneedle Street, London, 64 Princes Street, Edinburgh.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States currency bonds, 6s,	$310,000 00	£64,864 10 10
" " funded bonds, 5s,	362,000 00	72,671 13 5
" " 10-40 bonds,	555,000 00	112,014 17 0
" " 5-20 bonds,	956,000 00	211,781 15 3
" " registered bonds, 6s,	81,500 00	
" " funded bonds, 4½s,	150,000 00	15,000 0 0
Alabama State bonds, 8s,	10,000 00	1,755 0 0
Virginia State bonds, 6s,	56,000 00	5,603 2 6
Illinois State bonds, 5s,	18,000 00	3,086 5 5
Tennessee State bonds, 6s,	26,000 00	3,350 0 0

South Carolina State bonds, 6s,		$11,500 00	£2,108 6 8
New York city and county bonds, 7s,		49,000 00	9,791 16 8
Massachusetts State bonds,		£10,000 0 0	9,751 13 5
Great Eastern Railway bonds,		8,000 0 0	8,720 0 0
Baden government bonds,	fl.	60,000	4,336 2 8
Wurtemburg government bonds,	fl.	40,000	2,676 5 1
Prussian consolidated loans,	th.	10,000	1,296 6 0
Saxon bonds, 4s,	th.	12,000	1,633 9 10
" " 3s,	th.	9,000	997 14 4
Loban Zittan Railway,	th.	35,000	4,087 17 5
Bergish Markish,	th.	2,300	293 19 8
Italian rentes,	L.	176,000	3,732 4 0
Montreal harbor bonds,			16,476 14 10
No. Brit. and Merc. stock,	£13,523 17 0		£556,029 15 0
	$73,767 00		$3,032,889 0

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares No. British and Merc. Ins. Co.,	£752 0 0	£210 0 0
Loaned on life-policy,		100 0 0
Mortgage on Leimster House,		1,000 0 0
Cliffe property, County Kent,		10,345 12 6
64 shares steamship "Andes,"		
Mortgage debentures,	22,000 0 0	22,651 15 0
Promissory notes,	22,000 0 0	
Marine policies,	24,000 0 0	
Pennsylvania consolidated mort. bonds,	15,000 0 0	20,000 0 0
United New Jersey bonds,	7,000 0 0	
Lehigh Valley Railroad bonds,	$11,000 00	
Illinois 5 per cent. mortgage bonds,	£5,200 0 0	
" " sinking-fund bonds,	1,200 0 0	
Union Pacific land-grant, bonds,	$16,000 00	20,000 0 0
Chicago and Alton R'y 6% mort. bonds,	£1,200 0 0	
Indianapolis and Vin. 2d mortgage bonds,	$26,000 00	
Philadelphia and Reading Railway,	£9,400 0 0	
Spanish loan,	11,000 0 0	
		£74,307 7 6
		$405,312 95

SUMMARY OF ASSETS, DEC. 31, 1876.

Cash value of unencumbered real estate,	$1,458,541 64
Loans on mort. of real estate (first liens),	1,380,499 86
Stocks, bonds, etc., as per schedule,	3,032,889 00
Loans on collat'l security, as per schedule,	405,312 95
Cash in the office of the company,	1,329 42
depos'd in vari's b'ks, branches etc.,	1,679,381 61
Interest due and accrued,	16,794 09
Premiums in course of collection (gross),	358,871 79

Re-insurance due,	$24,093 96	
Deposit in foreign countries,	58,001 55	
Due by life office,	10,702 23	
Gross Assets,		$8,426,418 10

Liabilities.

Net amount of unpaid losses,	$459,482 23	
Unearned premiums on outstanding risks,	1,560,117 06	
Life and annuity reserve fund,	62,181 82	
Dividends to stockholders unpaid,	9,141 91	
Bills payable,	16,546 36	
Re-insurance due other Co's,	410,458 66	
Gross Liabilities, except Capital,		2,517,928 04
Surplus as regards Policy-holders,		$5,908,490 06
Paid-up Capital,		1,363,636 36
Surplus over Capital,		$4,544,853 70

Income.

Cash received for fire premiums,	$6,054,461 20	
Deduct re-ins., rebate, and return prem's,	1,374,109 97	
Net cash received for fire premiums,		$4,680,351 23
Interest and dividends received from all other sources,		319,541 25
Income from all other sources; viz., transfer fees. $256.36; profit on sale of securities, $33,786.50; premium reserve of 1875 brought into account, $1,564,350.11,		1,598,392 97
Gross Cash Income,		$6,598,285 45

Expenditures.

Cash paid for fire losses,	$3,311,327 13	
Deduct salvage and re-insurance,	679,843 92	
Net cash paid for fire losses,		$2,631,483 21
Cash dividends paid,		518,181 81
paid for commissions and brokerage,		676,083 50
paid for salaries of officers and employees,		695,444 00
paid for State and local taxes,		5,723 39
paid for all other items; viz., bad debts, $5,071.05; premium suspense account, $1,560,117.06,		1,565,188 11
Gross Cash Expenditures,		$6,092,104 02

Miscellaneous.

Losses incurred during the year,	$2,631,483 21

QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated Aug. 17, 1858. Commenced business Aug. 17, 1858.]

PAID-UP CAPITAL, £180,035.

JAMES M. WILSON, *Manager.* *Sub-Manager*, THOMAS W. THOMSON.

Office, Queen Insurance Building, Liverpool.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost.
United States bonds, 6s,	$770,000 00	£154,162 17 4
" " " 5s,	250,000 00	53,150 14 4
Alabama State bonds, 5s,	£10,000 0 0	969 15 5
French rentes,	10,000 0 0	10,102 10 3
Canadian bonds, 5s,	10,500 0 0	10,500 0 0
New Dominion bonds, 6s,	20,000 0 0	20,000 0 0
Birkenhead Gas bonds,	3,000 0 0	3,000 0 0
Melbourne city bonds, 6s,	7,000 0 0	7,105 0 0
Geelong city bonds, 6s,	2,000 0 0	2,000 0 0
Dunedin city bonds, 7s,	1,200 0 0	1,254 0 0
British government consols, 3s,	5,000 0 0	4,572 1 1
Bombay, Baroda, and Cent. India R'y st'k,	5,000 0 0	5,188 17 6
Gt. Indian Peninsular Railway stock,	15,000 0 0	16,494 4 11
Great Western preference stock,	10,000 0 0	11,141 13 4
So. Devon preference stock,	10,000 0 0	10,800 0 0
Dutch Reinish Railway bonds, 4s,	16,000 0 0	13,420 0 0
No. British Monkland Railway, 6s,	2,500 0 0	3,253 2 0
Lancashire and York're pref'ce shares, 5s,	33,000 0 0	37,087 10 0
" " " ord'y stock,	3,000 0 0	3,801 6 7
Inman Steamship Company bonds,	25,000 0 0	25,000 0 0
Brazilian bonds, 5s,	17,500 0 0	15,615 19 1
Portuguese bonds, 3s,	20,000 0 0	10,301 7 6
Dominion bonds, 4s,	4,000 0 0	4,000 0 0
Caledonian Railway stock,	10,000 0 0	11,493 0 7
Great Western Railway stock,	6,180 0 0	6,364 12 10
		£440,778 12 9

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
London and No. Western Railway stock, North Eastern consols, Great Western of Canada Railway stock, South Eastern Railway stock,	£3,010 0 0	£2,300 0 0
Lancashire and Yorkshire,	3,473 0 0	3,000 0 0
London and No. Western Railway stock,	2,252 15 6	1,400 0 0

Loaned on life policies,	–	£13,154	9 1
on mortgages of reversions,	–	9,872	12 10
on pers'l security with life polic's,	–	4,859	10 5
		£34,586	12 4

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	£146,083	8 10	
Loans on mort. of real estate (first liens),	119,502	9 8	
Interest due or accrued thereon,	1,571	13 6	
Stocks, bonds, etc., as per schedule,	440,778	12 9	
Loans on collat. security, as per schedule,	34,586	12 4	
Cash in the office of the company,	37	16 0	
deposited in various banks	40,199	6 5	
Interest due and accrued,	6,809	13 1	
Premiums in course of collection (gross),	42,857	15 0	
Rents due and accrued,	2,931	8 8	
Furniture at home and branch offices, £2,313 13 2			
Gross Assets,		£835,358	16 3

Liabilities.

Net amount of unpaid losses,	£46,491	10 4	
Unearned pre'ms on outstanding risks,	80,763	1 8	
Life and annuity reserve fund,	274,502	19 0	
Dividends to stockholders unpaid,	287	14 0	
Due and accrued for rent, salaries, etc.,	6,486	6 10	
Foreign drafts not matured,	8,292	15 6	
Balances due other offices,	7,329	1 11	
Gross Liabilities, except Capital,		424,153	9 3
Surplus as regards Policy-holders,		£411,205	7 0
Paid-up Capital,		180,035	0 0
Surplus over Capital,		£231,170	7 0

Income.

Net cash received for premiums,		£403,815	8 5
Interest and dividends received from all sources,		25,468	6 1
Income from all other sources, viz., transfer fees,		122	10 6
Gross Cash Income,		£429,406	5 0

Expenditures.

Net cash paid for losses,		£227,628	6 9
Cash dividends paid,		27,005	5 0
paid for commissions and brokerage,		69,846	19 7
paid for office, agency, and incidental expenses,		44,173	3 9
Gross Cash Expenditures,		£368,653	15 1

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	£29,674,401 0 0	£148,002 0 0
written during 1876, .	146,831,271 0 0	553,393 0 0
Total, ...	£176,505,672 0 0	£701,395 0 0
Deduct risks expired and terminated,	95,196,987 0 0	390,291 0 0
In force at end of year, . .	£81,308,685 0 0	£311,104 0 0
Deduct amount re-insured, . .	37,626,965 0 0	149,578 0 0
Net amount in force, . .	£43,681,720 0 0	£161,526 0 0

Miscellaneous.

Premiums received from organization of company,	£2,876,014 0 0
Losses paid from organization of company, . . .	1,838,997 0 0
Cash dividends declared from organization of company,	204,924 0 0
Dividends declared during the year, ...	27,005 5 0
Losses incurred during the year, ...	227,628 6 9
Company's stock owned by directors, ...	24,229 0 0

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

Paid-up Capital, $1,447,725.

John H. McLaren, *Manager and Sec'y.* *Sub-Manager*, Digby Johnson.

Office, No, 1 North John Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Ledger value.
United States bonds, 6s, . . .	£41,666 13 4	£41,382 10 11
" " 10–40 reg'd bonds, 5s, .	38,541 13 4	30,263 6 2
" " funded loan, 5s, 1881, .	13,541 13 4	13,541 13 4
" " reg'd currency bonds, 6s, .	278,125 0 0	279,615 6 8
Italian consolidated stock, 5s, . .	3,250 0 0	3,587 0 4
Reduced annuities, 3s, ...	30,000 0 0	27,792 11 3
Canadian consolidated stock, 5s, . .	11,000 0 0	11,178 14 10
Canadian Dominion stock, 6s, . .	19,927 16 9	19,763 12 5
London and No. Western Railway stock,	210,118 18 9	238,439 16 3
Lancashire and Yorkshire Railway stock,	79,633 15 0	91,110 16 9
So. Eastern Railway stock, . . .	131,770 0 0	143,992 11 5
Great Northern Railway stock, . .	104,580 0 0	104,306 16 7
Midland Railway stock, . . .	119,837 10 0	133,106 19 3
Furness Railway stock, ...	15,330 0 0	23,823 11 10
No. Eastern Railway stock, . . .	14,225 0 0	15,376 10 9
No. Staffordshire Railway stock, . .	36,220 0 0	40,382 17 9

London and So. Western Railway stock,	£72,045 0 0	£75,911 8 9
Great Western Railway stock, . .	162,330 0 0	183,729 12 3
Shrewsbury and Hereford Railway stock,	7,910 0 0	10,285 3 2
No. and So. Western Railway stock, .	2,240 0 0	3,611 16 3
London, Brighton, and So. Coast R'y st'k,	4,000 0 0	4,156 0 0
Manch., Sheff., and L. Railway stock, .	80,611 8 1	89,073 12 7
Gt. Eastern Railway stock, ...	8,805 0 0	11,128 14 11
Whitehaven, Cleator, and Egremont R'y stock, ...	5,000 0 0	5,000 0 0
	£1,490,711 8 7	£1,600,591 4 5
		$8,002,956 11

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Corporation of Leeds, ...	£30,000 0 0	£30,000 0 0
" of Birmingham, . . .	30,000 0 0	30,000 0 0
" of London, . . .	25,125 0 0	25,125 0 0
" of Manchester, . . .	2,457 12 10	2,457 12 10
" of Liverpool, . . .	100,000 0 0	100,000 0 0
Burton-on-Trent Imp. Commission, .	36,878 18 9	36,878 18 9
Birkenhead Imp. Commission, . .	29,516 18 5	29,516 18 5
Various towns and township bonds, .	79,456 14 10	79,456 14 10
Mersey Dock and Harbor Board, . .	124,551 6 7	124,551 6 7
London and St. Kath. Dock Co., . .	14,000 0 0	14,000 0 0
Liverpool Exch. Building Co., . .	98,673 0 6	98,673 0 6
" United G. L. Co., . . .	30,000 0 0	30,000 0 0
Sub-marine Telegraph Co., . . .	14,283 16 9	14,283 16 9
Great Western stock, ...	640 0 0	290 5 5
Birkinhead Improvement bond, . .	900 1 0	900 1 0
Loans on security of various British railway stocks and shares, with margin of from $15\frac{7}{10}$ to 59 per cent. above amount loaned, ...	516,238 0 0	383,705 18 3
	£1,132,721 9 8	£999,839 13 4
	$5,663,607 41	$4,999,198 30
Loaned on life policies, . £97,915 0 3		489,575 04
		$5,488,773 34

Summary of Assets, Dec. 31, 1876.

Cash value of unencumbered real estate,	$1,050,816 63
Loans on mort. of real estate (first liens),	2,603,050 63
Stocks, bonds, etc., as per schedule, .	8,002,956 11
Loans on collat'l security, as per schedule,	5,488,773 34
Cash in the office of the company, . .	1,559 90
deposited in various banks, . .	724,394 66

Interest due and accrued,		$213,737 83	
Premiums in course of collection (gross),		364,741 65	
Gross Assets,			$18,450,030 75

LIABILITIES.

Losses claimed and repor'd,	£42,721 11 2		
disputed or resisted,	6,106 0 0		
Total amount of losses,	£48,827 11 2		
Less re-insurance,	1,437 9 9		
Net am't of unpaid losses,	£47,390 1 5	$236,950 35	
Unearned premiums on outstanding risks,		1,750,976 14	
Reclaimable on perpetual fire policies,		17,380 18	
Life and annuity reserve fund,		10,061,250 00	
Dividends to stockholders unpaid,		4,915 96	
Due and accrued for rent, salaries, etc.,		24,501 77	
Office, agency, and incidental expenses,		168,713 30	
Gross Liabilities, except Capital,			12,264,687 70
Surplus, as regards Policy-holders,			$6,185,343 05
Paid-up Capital,			1,447,725 00
Surplus over Capital,			$4,737,618 05

INCOME.

Cash received for fire premiums,		£973,951 18 1	
Deduct re-ins., rebate, and return prem's,		251,493 19 4	
Net cash received for fire premiums,		£722,457 18 9	$3,612,289 69
Interest and div'ds rec'd from all sources,	£139,204 15 1		
Income from all other sources; viz., rents,	11,114 13 5		
		£150,319 8 6	
Less carried to life department,		86,251 16 10	
		£64,067 11 8	320,337 92
Gross Cash Income,			$3,932,627 61

EXPENDITURES.

Cash paid for fire losses,		£469,916 9 0	
Deduct salvage and re-insurance,		76,068 5 6	
Net cash paid for fire losses,		£393,848 3 6	$1,969,240 88
Cash dividends paid,		72,386 5 0	361,931 25
paid for commissions and brokerage,		90,258 14 8	451,293 66
paid for salaries of officers and employees,		53,176 6 9	265,881 70
paid for office, agency, and incidental expenses,			277,613 75
Gross Cash Expenditures,			$3,325,961 24

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$852,442,000 00	$4,104,438 33
written during 1876,	1,129,295,115 00	4,427,731 23
Total,	$1,981,737,115 00	$8,532,172 56
Deduct risks exp'd and terminated,	902,671,090 00	3,572,297 20
In force at end of year,	$1,079,066,025 00	$4,959,875 36
Deduct amount re-insured,	169,510,455 00	786,259 30
Net amount in force,	$909,555,570 00	$4,173,616 06

Miscellaneous.

Premiums received from organization of company,	$52,050,364 48
Losses paid from organization of company,	32,105,118 45
Cash dividends declared from organization of company,	4,788,864 38
Losses incurred during the year,	1,969,240 88
Company's stock owned by directors,	177,900 00

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

[Incorporated May 23, 1873. Commenced business Aug 13, 1873.]

Paid-up Capital, $300,000.

John Ostell, *President.* *Secretary*, Arthur Gagnon.

Office, No. 160 St. James Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$490,000 00	$547,900 00
130 shares Bank of Montreal,	26,000 00	42,250 00
Montreal Harbor bonds,	56,000 00	57,000 00
Montreal Warehouse Co.'s first mort. bonds,	24,333 33	24,333 33
La Banque Nationale stock,	600 00	600 00
Stadacona Bank,	200 00	180 00
	$597,133 33	$672,263 33

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Sincennes and McNaughton Co.,	$2,500 00	$2,204 86
6 " Metropolitan Building Society,		374 77
		$2,579 63

Summary of Assets, Dec. 31, 1877.

Loans on mortgage of real estate (first liens*),	$45,500 00	
Interest due or accrued thereon,	2,615 74	
Stocks, bonds, etc., as per schedule,	672,263 33	
Loans on collateral security, as per schedule,	2,579 63	
Cash in the office of the company,	11,387 81	
deposited in various banks,	20,798 22	
Interest due and accrued,	587 30	
Premiums in course of collection (net),	91,783 23	
Notes taken for marine and inland risks,	35,789 52	
Re-insurance, salvage, etc., due,	27,242 84	
Assessment calls,	37,447 50	
Gross Assets,		$947,995 12

Liabilities.

Losses adjusted, unpaid,	$33,241 73	
claimed and reported,	47,602 34	
disputed or resisted,	8,250 00	
Total amount of losses,	89,094 07	
Unearned premiums on outstanding risks,	410,135 25	
Return premiums,	7,232 18	
Gross Liabilities, except Capital,		506,461 50
Surplus as regards Policy-holders,		$441,533 62
Paid-up Capital,		300,000 00
Surplus over Capital,		$141,533 62

Income.

Cash received for fire premiums,	$867,531 91	
Deduct re-insurance, rebate, and return prem's,	190,910 88	
Net cash received for fire premiums,		$676,621 03
Cash received for marine and inl'd prem's,	$166,989 55	
Deduct re-insurance, rebate, and return prem's,	42,263 39	
Net cash rec'd for marine and inland prem's,		124,726 16
Interest and dividends received from all sources,		37,875 86
Rec'd for assessment calls on capital, $500,000,		
Gross Cash Income,		$839,223 05

* Value of land mortgaged, $63,500 00
Value of buildings thereon, 55,000 00
Total value of property mortgaged, $118,500 00
Amount of insurance held as collateral, 40,000 00

Expenditures.

Cash paid for fire losses,	$1,202,560 34	
Deduct salvage and re-insurance,	140,895 81	
Net cash paid for fire losses,		$1,061,664 53
Cash paid for marine and inland losses,	$121,570 62	
Deduct salvage and re-insurance,	37,363 04	
Net cash paid for marine and inland losses,		84,207 58
Cash paid for commissions and brokerage,		133,417 36
paid for salaries of officers and employees,		54,468 01
paid for State and local taxes,		24,575 93
paid for office, agency, and incidental expenses,		126,313 03
Gross Cash Expenditures,		$1,484,646 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$96,159,269 00	$1,081,361 01
written during 1877,	73,864,743 00	867,531 91
Total,	$170,024,012 00	$1,948,892 92
Deduct risks expired and terminated,	104,923,705 00	1,153,518 84
In force at end of year,	$65,100,307 00	$795,374 08
Deduct amount re-insured,	4,845,193 00	53,387 01
Net amount in force,	$60,255,114 00	$741,987 07
Marine risks outstanding Dec. 31, 1876,	$266,830 00	$3,436 37
written during 1877,	12,032,948 00	163,900 08
Total,	$12,299,778 00	$167,336 45
Deduct risks expired and terminated,	11,705,384 00	126,764 96
In force at end of year,	$594,394 00	$40,571 49
Deduct amount re-insured	59,900 00	2,171 78
Net amount in force,	$534,494 00	$38,399 71

Miscellaneous.

Premiums received from organization of company,	$4,707,483 90
Losses paid from organization of company,	2,913,852 88
Cash dividends declared from organization of company,	71,270 45
Losses incurred during the year,	1,050,211 25
Company's stock owned by directors,	427,800 00

SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

[Incorporated Aug. 8, 1865. Commenced business Aug. 14, 1865.]

PAID-UP CAPITAL, $625,000.

ALEXANDER CRUM, *Chairman.* *Manager and Sec.*, FREDERIC J. HALLOWS.

Office, No. 133 West George Street, Glasgow.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Cost value.
United States 5-20 bonds,	$436,000 00	$465,926 20
" " 10-40 bonds,	64,000 00	69,241 37
North British Railway pref. stock,	8,500 00	7,481 54
" " " consol. stock,	1,787 50	1,469 00
Madras Railroad stock,	5,000 00	5,450 00
Canada Dominion stock,	48,666 67	50,000 00
Carlton County bonds,	5,000 00	5,183 94
Elgin County bonds,	5,000 00	5,194 62
Lambton County bonds,	14,256 22	15,297 29
Oxford County bonds,	8,000 00	8,160 00
Sarnia town bonds,	27,000 00	27,968 25
	$623,210 39	$661,372 21

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
Cambrian Railway stock,	$115,715 00	$66,205 00

SUMMARY OF ASSETS, DEC. 31, 1876.

Cash value of unencumbered real estate,	$122,851 25	
Loans on mortgage of real estate (first liens),	122,054 56	
Stocks, bonds, etc., as per schedule,	661,372 21	
Loans on collateral security, as per schedule,	66,205 00	
Cash in the office of the company,	1,309 56	
deposited in various banks,	73,182 37	
Interest due and accrued,	3,754 70	
Premiums in course of collection (gross),	315,563 73	
Gross Assets,		$1,366,293 38

LIABILITIES.

Net amount of unpaid losses,	$29,456 90
Unearned premiums on outstanding risks,	*366,088 39

* Estimated at 50 per cent. of premiums receivable on outstanding risks.

Dividends to stockholders unpaid,	$95 25	
All other liabilities,	23,667 28	
Gross Liabilities, except Capital,		$419,307 82
Surplus as regards Policy-holders,		$946,985 56
Paid-up Capital,		625,000 00
Surplus over Capital,		$321,985 56

Income.

Cash received for fire premiums,	$1,117,002 18	
Deduct re-insurance, rebate, and return prem's,	226,897 42	
Net cash received for fire premiums,		$890,104 76
Interest and dividends received from all sources,		47,795 37
Income from all other sources; viz., prem's on shs. issued,		157,420 00
" " " " " transfer fees,		131 87
Received for increased capital,	$125,000 00	
Gross Cash Income,		$1,095,452 00

Expenditures.

Cash paid for fire losses,	$565,940 48
Cash dividends paid,	62,500 00
paid for commissions and brokerage,	145,710 73
paid for salaries, taxes, and incidental expenses,	139,202 47
Gross Cash Expenditures,	$913,353 68

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$162,774,059 00	$697,409 80
written during 1876,	226,419,603 00	1,117,002 18
Total,	$389,193,662 00	$1,814,411 98
Deduct risks expired and terminated,	168,029,527 00	855,337 77
In force at end of year,	$221,164,135 00	$959,074 21
Deduct amount re-insured,	49,501,749 00	226,897 42
Net amount in force,	$171,662,386 00	$732,176 79

Miscellaneous.

Premiums received from organization of company,	$4,161,487 00
Losses paid from organization of company,	2,355,531 00
Cash dividends declared from organization of company,	305,066 00
Losses incurred during the year,	565,940 00
Company's stock owned by directors,	76,930 00

TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated Feb. 17, 1872. Commenced business Feb. 17, 1872.]

PAID-UP CAPITAL, $225,000.

M. MEYERSBERG, *President.* *Managing Director*, W. JACOBSON.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
4½ % Staats Eisenbahn, etc.,	$15,000 00	$14,025 00
4½ % Norwegische Staats Anleihe von 1874,	15,000 00	14,850 00
4½ % Schwedische Reichshypotheke Bank, etc.,	15,000 00	14,475 00
5 % " " "	16,875 00	17,085 94
6 % Americaner,	10,000 00	11,124 37
5 % "	55,000 00	59,061 72
4 % Badische Pramicer Anleihe,	3,750 00	4,494 94
4 % Baierische " "	1,875 00	2,301 56
3 % Sachsische Rente von 1876,	15,000 00	10,650 00
4 % Pruss. Consul Staats Anleihe von 1876,	22,750 00	22,113 00
	$170,250 00	$170,181 53

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
50 Sty Commerz Discontebank 1 Em,	$1,425 00	
38 " Coln Mindener Eisenbahn Actien,	5,757 00	$7,500 00
8 " " " " Prioritaten,	1,039 50	
14 " Gothner Grund credit Pfandbriefe,	1,123 50	
69 " Oesterreichische Central Baden Credit,	3,881 25	4,000 00
17 " Oldenburgische Sandisbank Actien,	1,479 00	
2 " 5 % Hamburg Staats Anleihe v. 1870,	787 50	3,850 00
3 " 5 % Wiener Gold Anleihe,	1,477 50	
1 " 5 % " " "	98 50	
	$17,068 75	$15 350 00

SUMMARY OF ASSETS, DEC. 31, 1876.

Cash value of unencumbered real estate,	$58,625 00	
Loans on mortgage of real estate (first liens *),	25,880 49	
Stocks, bonds, etc., as per schedule,	170,181 53	
Loans on collateral security, as per schedule,	15,350 00	
Cash in the office of the company,	5,546 37	
deposited in various banks, and prime commercial houses,	109,785 66	
Premiums in course of collection (gross),	7,693 90	
Bills of exchange on hand,	117,248 68	
Gross Assets,		$510,311 63

* Total value of property mortgaged, $172,638 00
Amount of insurance held as collateral, 99,880 00

Liabilities.

Losses claimed and reported,	$61,898 50	
Less re-insurance,	39,178 25	
Net amount of unpaid losses,	$22,720 25	
Unearned premiums on outstanding risks,	78,461 68	
Dividends to stockholders unpaid,	45 00	
Re-insurance fund, and all other liabilities,	103,244 91	
Gross Liabilities, except Capital,		$204,471 84
Surplus as regards Policy-holders,		$305,839 79
Paid-up Capital,		225,000 00
Surplus over Capital,		$80,839 79

Income.

Cash received for fire premiums,	$382,489 54	
Deduct re-insurance, rebate, and return prem's,	225,566 17	
Net cash received for fire premiums,		$156,923 37
Interest received on bonds and mortgages,		17,104 74
Income from re-insurance, commissions, etc.,		59,681 55
Gross Cash Income,		$233,709 66

Expenditures.

Cash paid for fire losses,	$195,801 61	
Deduct salvage and re-insurance,	130,635 22	
Net cash paid for fire losses,		$65,166 39
Cash dividends paid,		13,455 00
paid for salaries and taxes,		87,423 96
Gross Cash Expenditures,		$166,045 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$32,739,264 00	$120,732 85
written during 1876,	65,119,824 00	382,489 54
Total,	$97,859,088 00	$503,222 39
Deduct risks expired and terminated,	27,691,564 00	125,746 40
In force at end of year,	$70,167,524 00	$377,475 99
Deduct amount re-insured,	34,138,884 00	225,566 17
Net amount in force,	$36,028,640 00	$151,909 82

MISCELLANEOUS.

Premiums received from organization of company,	$1,246,932 54
Losses paid from organization of company,	507,782 86
Cash dividends declared from organization of company,	81,000 00
Losses incurred during the year,	195,801 61
Company's stock owned by directors,	199,125 00

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated August, 1851. Commenced August, 1851.]

PAID-UP CAPITAL, $412,000.

JOHN MCMURRICH, *President.* *Secretary*, J. J. KENNY.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$356,000 00	$374,920 00
Georgia state bonds,	25,000 00	25,000 00
Mississippi state deposit,	15,000 00	15,000 00
Fenelon township bonds,	4,848 53	4,635 00
Pembroke village bonds,	25,750 00	24,462 50
Shuniah Municipality bonds,	36,050 00	33,346 25
Barrie town bonds,	20,600 00	19,570 00
Lindsay town bonds,	3,605 00	3,434 75
Hamilton city bonds,	7,189 40	6,470 46
Listowel town bonds,	22,660 00	22,660 00
Middlesex County bonds,	4,120 00	4,202 40
Orilla village bonds,	25,750 00	24,562 50
Owen Sound town bonds,	15,965 00	15,166 75
Port Perry village bonds,	6,180 00	5,871 00
St. Vincent township bonds,	1,854 00	1,761 30
Howick township bonds,	3,605 00	3,532 90
Stratford town bonds,	13,266 40	13,531 72
Strathroy town bonds,	30,900 00	29,355 00
Toronto city bonds,	44,839 34	44,390 94
Uxbridge village bonds,	10,390 00	9,527 50
Whitby town bonds,	29,612 50	28,131 87
Windsor town bonds,	1,030 00	978 50
Province of Quebec bonds,	4,496 30	4,496 30
Canadian Bank of Commerce stock,	63,705 50	73,261 33
Consolidated Bank of Canada stock,	25,750 00	20,600 00
Ontario Bank stock,	12,360 00	12,112 80
Imperial Loan and Savings Co. stock,	43,054 00	46,283 05
Union Loan and Savings Co. deposit,	10,300 00	10,300 00
	$863,880 97	$877,564 82

Summary of Assets, Dec. 31, 1877.

Cash value of unencumbered real estate,	$23,433 02	
Loans on mortgage of real estate (first liens),	48,635 29	
Interest due or accrued thereon,	5,939 17	
Stocks, bonds, etc., as per schedule,	877,564 82	
Cash deposited in various banks,	86,792 03	
Interest due and accrued,	1,575 00	
Premiums in course of collection (gross),	109,742 82	
Notes taken for marine and inland risks,	26,296 25	
Bills receivable,	4,256 79	
Steam-pump, etc.,	4,142 16	
Gross Assets,		$1,188,377 35

Liabilities.

Losses claimed and reported,	$39,872 11	
Unearned premiums on outstanding risks,	388,046 36	
Dividends to stockholders unpaid,	31,435 90	
Commissions and brokerage,	16,741 43	
Re-assurance,	6,229 18	
Gross Liabilities, except Capital,		482,324 98
Surplus as regards Policy-holders,		$706,052 37
Paid-up Capital,		412,000 00
Surplus over Capital,		$294,052 37

Income.

Cash received for fire premiums,	$809,462 03	
Deduct re-insurance, rebate, and return prem's,	86,771 97	
Net cash received for fire premiums,		$722,690 06
Cash received for marine and inland prem's,	$81,560 64	
Deduct re-insurance, rebate, and return prem's,	28,272 28	
Net cash received for marine and inl'd prem's,		53,288 36
Unpaid premium notes rec'd during the year,	$30,867 66	
Interest and dividends received from all sources,		54,882 93
Received for call on capital, $463 67		
Gross Cash Income,		$830,861 35

Expenditures.

Cash paid for fire losses,	$508,350 53	
Deduct salvage and re-insurance,	59,001 05	
Net cash paid for fire losses,		$449,349 48
Cash paid for marine and inland losses,	$89,061 76	
Deduct salvage and re-insurance,	22,892 66	
Net cash paid for marine and inland losses,		66,169 10
Cash dividends paid,		62,115 20

Cash paid for commissions and brokerage,	$ 118,508 04
paid for salaries of officers and employees,	17,295 66
paid for State and local taxes,	13,211 33
paid for office, agency, and incidental expenses,	59,670 46
Gross Cash Expenditures,	$786,319 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1876,	$44,029,478 00	$683,521 74
written during 1877,	70,793,888 00	819,569 30
Total,	$114,823,366 00	$1,503,091 04
Deduct risks expired and terminated,	58,702,981 00	734,275 43
In force at end of year,	$56,120,385 00	$768,815 61
Deduct amount re-insured,	1,328,279 00	16,972 17
Net amount in force,	$54,792,106 00	$751,843 44
Marine risks outstanding Dec. 31, 1876,	$41,932 00	$4,812 36
written during 1877,	8,016,458 00	91,172 69
Total,	$8,058,390 00	$95,985 05
Deduct risks expired and terminated,	7,825,037 00	88,804 62
In force at end of year,	$233,353 00	$7,180 43
Deduct amount re-insured,	26,149 00	1,013 77
Net amount in force,	$207,204 00	$6,166 66

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES,)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCT. 31, 1877, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT OR SUB-AGENT of any insurance company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State, *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY,	Hartford, Ct.			
Adams, Coleman S.,	Framingham,	$173,187 00	$1,788 30	$35 77
Alden, Jared F.,	Middleborough,	69,583 00	956 40	19 13
Bird, Heman,	Cambridge,	162,165 00	1,991 43	39 83
Brown, Samuel W.,	Concord,	21,100 00	262 25	5 24
Carter, B. F., & Co.,	Newburyport,	521,071 00	6,005 88	120 12
Chaffee, J. C.,	Lee,	33,800 00	739 25	14 78
Chapin, Charles M.,	Hyde Park,	121,465 00	1,631 38	32 63
Church, H. C.,	Lowell,	524,013 66	6,250 35	125 01
Clapp, Lafayette,	Easthampton,	63,050 00	743 70	14 87
Daggett & Richardson,	Attleborough,	296,075 00	3,531 80	70 64
Danforth, Keyes,	Williamstown,	28,900 00	426 00	8 52
Davenport, George F.,	Medford,	82,425 00	1,004 56	20 09
Dunham & Wilson,	Pittsfield,	333,663 85	3,381 75	67 63
Dunham, Henry J.,	Stockbridge,	100,415 00	1,351 25	27 02
Fisher, M. M.,	Medway,	221,503 00	3,348 44	66 97
Fiske, George B.,	Holliston,	94,435 00	475 73	9 51
Flagg & Dowlin,	North Adams,	196,435 00	2,073 47	41 47

Forbush, James M.,	Natick,	$111,250 00	$1,152 47	$23 05
Francis, L. M.,	Hinsdale,	20,925 00	298 22	5 96
Gifford, James,	Provincetown,	87,275 00	1,280 19	25 60
Goodell, W. S.,	Haverhill,	403,650 00	4,196 15	83 92
Gordon, William R.,	Beverly,	65,280 00	695 57	13 91
Hall, John T.,	Plymouth,	217,850 00	2,777 13	55 54
Hardwick, John,	Quincy,	15,730 00	228 23	4 56
Hayward, E. H.,	Ayer,	63,655 00	813 50	16 27
Howland, F. P., & Son,	Abington,	152,550 00	1,932 48	38 65
Hunt Brothers,	Athol,	341,324 67	4,351 82	87 03
Hyde, James F. C.,	Newton,	268,065 00	2,279 48	45 59
Ingraham, W. H.,	Watertown,	109,870 00	1,332 28	26 65
Jennings, Albert,	Wellesley,	448,632 50	4,833 00	96 66
Johnson, R. B.,	Holyoke,	392,680 00	3,764 82	75 30
Johnson, Waldo,	Webster,	94,890 00	1,012 83	20 26
Kirkland, Harvey,	Northampton,	176,275 00	1,988 59	39 77
Ladd Brothers & Co.,	Springfield,	1,330,979 50	13,578 24	271 56
Lane, Otis,	Ware,	95,058 00	1,358 00	27 16
Leonard & Lyman,	Westfield,	327,175 00	3,294 12	65 88
Lockey, John M.,	Leominster,	16,680 00	292 77	5 86
Lyons, Samuel J.,	Greenfield,	571,310 17	6,685 71	133 71
Mansfield, J. D.,	Wakefield,	25,855 00	223 27	4 47
Mercer & Whittemore,	Boston,	3,166,159 00	25,274 20	505 48
Merrill, Charles,	Malden,	208,034 00	2,453 78	49 08
Meserve, Clement,	Hopkinton,	85,710 00	1,161 99	23 23
Morris, Edward F.,	Monson,	123,050 00	1,101 52	22 03
Nichols, C. S., & Co.,	Salem,	699,457 33	9,268 90	185 38
Otis, George,	Yarmouth Port,	87,200 00	1,032 31	20 65
Parker, George G.,	Milford,	146,800 00	2,271 60	45 43
Parker, James O.,	Methuen,	98,660 00	1,077 39	21 55
Paul, Abram C.,	Stoughton,	80,675 00	1,069 87	21 40

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pease, Joseph T.,	Edgartown,	$21,475 00	$280 89	$5 62
Phillips, Elisha M.,	Southbridge,	123,420 16	1,773 28	35 47
Porter, B. T. H.,	Woburn,	150,167 00	1.794 28	35 89
Puffer, Loring W.,	Brockton,	230,325 00	2,787 56	55 75
Sherman, Joseph,	E. Weymouth,	146,992 00	1,965 25	39 30
Siggins, Thomas,	Great Barrington,	92,175 00	989 65	19 79
Silsbee & Pickford,	Lynn,	482,045 00	6,733 61	134 67
Skerry, S. H., & Co.,	North Brookfield,	133,737 50	2,033 09	40 66
Slade, John P.,	Fall River,	283,693 00	2,467 72	49 35
Smart, Joseph A.,	Andover,	105,150 00	1.364 92	27 30
Smith, Henry A.,	Stoneham,	85,840 00	1,078 30	21 57
Stacy, S. A., & Son,	Gloucester,	682,190 00	6,436 27	128 73
Stevens, Charles G., & Son,	Clinton,	41,437 00	706 76	14 14
Stratton, Daniel W.,	Hudson,	83,450 00	1,040 73	20 81
Swan, Albert D.,	Lawrence,	619,995 00	6,472 47	129 45
Tarr, J. Trueman, & Co.,	Rockport,	19,450 00	244 13	4 88
Taylor, George W.,	Lexington,	5,500 00	61 00	1 22
Thomas, E. A.,	Amherst,	44,725 00	479 69	9 59
Tillinghast & Alden,	New Bedford,	337,509 00	4,630 12	92 60
Underhay, John,	Holbrook,	60,050 00	615 44	12 31
Upton & Willis,	Fitchburg,	130,350 00	1,521 98	30 44
Viles, Daniel F.,	Waltham,	71,250 00	936 93	18 74
Washburn, J. D.,	Worcester,	1,305,300 00	18,141 70	362 83
Whitney, E. C.,	Marlborough,	137,750 00	1,274 51	25 49
Williams, S. A.,	Taunton,	495,343 00	5,914 22	118 28
		$18,965,310 34	$210,786 87	$4,215 70

ÆTNA INSURANCE COMPANY,	New York, N.Y.				
Fuller & Risley,	Springfield,	$2,834 00	$61 10	$1 22
Fuller, W. A.,	Springfield,	48,666 00	886 76	17 74
Jordan, Lovett, & Co.,	Boston,	380,230 00	3,866 73	77 33
		$431,730 00	$4,814 59	$96 29
AMAZON INSURANCE COMPANY,	Cincinnati, Ohio.			
Almy, Charles,	New Bedford,	$109,713 00	$1,076 27	$21 53
* Cardell, E. L.,	Lowell,	92,625 00	1,165 94	23 32
† Cardell, E. L., & Co.,	Lowell,	82,450 00	1,058 01	21 16
Christie, Gilbert A ,	Northampton,	40,780 00	437 11	8 74
Dennis, C. B., & Co.,	Fitchburg,	26,200 00	264 37	5 29
Foote, William H.,	Westfield,	31,900 00	402 81	8 06
Francis, Fred A.,	Pittsfield,	27,378 00	484 48	9 69
Hastings, W. B., & Co.,	East Cambridge,	80,402 27	1,218 54	24 37
Hinckley, Joseph W.,	Taunton,	28,250 00	343 26	6 86
Lincoln, William, & Co.,	Warren,	11,722 00	141 88	2 84
Merriam, Charles A.,	Chelsea,	5,700 00	57 00	1 14
Merrill, E. S.,	Winchendon,	2,000 00	25 00	50
Parks, Loren C.,	Worcester,	43,275 00	596 49	11 93
Stearns Brothers,	Boston,	722,918 00	9,135 99	182 72
‡ Whittaker, C. F., & Co.,	North Adams,	1,725 00	159 23	3 18
		$1,307,038 27	$16,566 38	$331 33
AMERICAN CENTRAL INSURANCE COMPANY,	St. Louis, Mo.			
Almy, Charles,	New Bedford,	$19,500 00	$411 58	$8 23
Ballard, E. O.,	Marlborough,	42,800 00	596 24	11 92
Boardman, C. H.,	Lynn,	65,500 00	917 49	18 35
Brown, Benjamin F.,	Charlestown,	59,960 00	1,003 70	20 07
Carpenter, George O.,	Boston,	1,953,502 42	21,002 59	420 05

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877. ‡ Ceased Jan. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Colby, William R., & Co.,	Salem,	$11,500 00	$215 35	$4 31
* Conn, George H.,	Woburn,	17,700 00	277 06	5 54
Eldred, Edwin, & Co.,	Worcester,	85,895 00	1,193 20	23 86
Follansbee, H. L.,	Gloucester,	2,750 00	76 25	1 52
Hinckley, Joseph W.,	Taunton,	81,706 75	1,367 25	27 34
Howland, S. D.,	Fall River,	19,165 00	278 89	5 58
Ladd Brothers,	Springfield,	112,185 75	1,485 60	29 71
McCann, J. A., & Co.,	Chelsea,	35,825 00	336 90	6 74
Peck & Pierce,	Northampton,	7,500 00	171 25	3 42
		$2,515,489 92	$29,333 35	$586 64
AMERICAN EXCHANGE INSURANCE COMPANY,	New York.			
† Ballard & Conn,	Boston,	$174,600 00	$988 86	$19 78
AMERICAN INSURANCE COMPANY,	Newark, N.J.,			
Norwood, John K., & Co.,	Lawrence,	$108,200 00	$1,336 20	$26 72
Osgood & Eaton,	Lowell,	1,500 00	18 75	37
Parks, Loren C.,	Worcester,	106,950 00	1,005 95	20 12
Pope, Richard,	Boston,	601,625 33	3,634 75	72 69
Warriner, S. C.,	Springfield,	32,375 00	287 51	5 75
		$850,650 33	$6,283 16	$125 65
AMERICAN FIRE INSURANCE COMPANY,	Philadelphia, Pa.			
Bugbee & Mack,	Lawrence,	$14,875 00	$159 16	$4 77
‡ Covel, Haffords, & Co.,	Fall River,	18,000 00	101 76	3 05
Currier, Aug. N.,	Worcester,	200,872 00	2,388 16	71 64
Cushman, James M.,	Taunton,	31,800 00	315 26	9 46
Elliott, George M.,	Lowell,	38,221 00	432 02	12 96

Farwell, R. E.,	Natick,	$12,825 00	$168 90	$5 07
Foster & Scull,	Boston,	2,083,530 48	13,592 76	407 78
Frankle, Jones,	Haverhill,	79,228 00	762 58	22 88
Hall, John T.,	Plymouth,	13,300 00	223 25	6 70
Holman, Silas,	Fitchburg,	30,570 60	421 40	12 64
Howe, Samuel E.,	Pittsfield,	41,350 00	521 74	15 65
Johnson, Thomas H.,	Salem,	101,100 00	1,132 37	33 97
Johnson, Waldo,	Webster,	11,975 00	89 15	2 67
Joyner, Herbert C.,	Great Barrington,	45,240 00	516 30	15 49
Medcalf, William,	Ware,	18,078 00	227 28	6 82
Packard, S. Franklin,	Brockton,	33,400 00	359 56	10 79
Parker, George G.,	Milford,	17,200 00	210 45	6 31
Peck & Pierce,	Northampton,	29,650 00	363 29	10 90
Piper & Sawyer,	Newburyport,	37,400 00	421 57	12 65
Richards, Elias,	Weymouth,	15,725 00	185 54	5 57
Robinson, R. B.,	Westfield,	12,400 00	186 00	5 58
Van Campen, Hiram,	New Bedford,	67,300 00	964 13	28 92
§ Whitaker, C. F. & Co.,	North Adams,	8,400 00	181 00	5 43
‖ Whitaker, V. A,	North Adams,	23,250 00	180 38	5 41
Williams, Gorham D.,	Greenfield,	5,850 00	79 00	2 37
		$2,991,539 48	$24,183 01	$725 48
AMITY INSURANCE COMPANY,	New York, N.Y.,			
Bacheller & Parsons,	Lynn,	$5,333 33	$51 67	$1 03
Currier, A. N.,	Worcester,	1,667 00	16 67	33
Holmes, J. W.,	Springfield,	14,533 33⅓	147 25	2 94
Horton, William R.,	Boston,	6,300 00	97 08	1 94
Plimpton, Merrill F.,	Fitchburg,	3,400 00	87 16⅔	1 74

* From Sept. 1, 1877. † From May 26, 1877. ‡ From Nov. 1, 1876, to Feb. 1, 1877. § Commenced July 1, 1877. ‖ Agency ceased July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Sawyer & Blake,	Boston,	$248,059 33⅓	$1,732 47	$34 65
Walden & Miller,	North Adams,	3,625 00	48 62	97
		$282,917 99⅔	$2,180 92⅔	$43 60
ARCTIC FIRE INSURANCE COMPANY,	New York, N.Y.			
Covel & Haffards,	Fall River,	$9,350 00	$135 37	$2 71
*Dillingham, C. C.,	Fall River,	3,500 00	52 50	1 05
Jordan, Lovett, & Co.,	Boston,	248,450 00	2,570 99	51 42
Walden & Miller,	North Adams,	3,000 00	35 50	71
		$264,300 00	$2,794 36	$55 89
ARMENIA INSURANCE COMPANY,	Pittsburg, Penn.			
Swords, James,	Boston,	$135,266 66	$980 79	$29 42
ATLANTIC INSURANCE COMPANY,	Brooklyn, N.Y.			
Dunham & Wilson,	Pittsfield,	$32,306 41	$567 82	$11 35
Dutcher, H., & Co.,	Sheffield,	1,500 00	7 50	15
Fitch, Dana K.,	Worcester,	40,715 00	735 64	14 71
Flagg & Dowlin,	North Adams,	49,975 00	472 25	9 44
Freeman & Vinton,	Boston,	1,711,503 00	19,512 07	390 24
Holman, Silas,	Fitchburg,	12,975 00	178 73	3 57
James, Thomas M.,	New Bedford,	22,500 00	280 00	5 60
Judd & Gray,	Springfield,	113,663 25	1,407 93	28 16
Lincoln, Wm., & Co.,	Warren,	72,682 00	1,039 21	20 78
Remington, J. A.,	Fall River,	60,166 67	756 08	15 12
Reynard, Remington, & Co.,	Fall River,	44,200 00	754 84	15 10
Robinson, R. B.,	Westfield,	36,525 00	228 38	4 57

Selkirk, A. W.,	Great Barrington,	$14,750 00	$351 25	$7 02
Thomas, Edward A.,	Amherst,	22,425 00	255 69	5 11
Tillinghast & Alden,	New Bedford,	40,250 00	625 92	12 52
Walker, Oliver,	Northampton,	88,272 22	645 38	12 91
		$2,364,408 55	$27,818 69	$556 35
Atlantic Fire and Marine Insurance Co.,	Providence, R.I.			
Chace & Shaw,	Fall River,	$63,600 00	$316 31	$6 33
Eldred, Edwin, & Co.,	Worcester,	124,268 34	1,389 47	27 79
Freeman & Vinton,	Boston,	436,400 00	3,833 05	76 66
Johnson, Wm. F.,	Lynn,	41,025 00	722 98	14 46
Ladd Brothers,	Springfield,	92,350 00	1,020 41	20 41
Nichols, C. S., & Co.,	Salem,	90,776 00	1,385 41	27 71
Tillinghast & Alden,	New Bedford,	25,750 00	247 95	4 96
		$874,169 34	$8,915 58	$178 32
Atlantic Mutual Insurance Company,	New York, N.Y.			
Coffin, G. Winthrop,	Boston,	$9,841,602 00	$211,194 53	$4,223 89
Atlas Insurance Co.,	Hartford, Conn.			
Allen, Frederick,	Palmer,	$10,975 00	$157 59	$3 15
† Allen, James G.,	Palmer,	8,000 00	129 75	2 59
Allison, Henry,	Fitchburg,	17,600 00	207 69	4 15
Almy, Charles,	New Bedford,	53,638 00	723 68	14 47
Briggs, George H.,	Amesbury,	9,900 00	202 30	4 05
Chapin, A. W., & Co.,	Springfield,	15,990 00	313 05	6 26
Collins, Thomas C.,	Middleborough,	4,100 00	43 05	86
Daggett & Richardson,	Attleborough,	7,120 00	117 00	2 34
Davis, James F.,	Barre,	16,550 00	298 40	5 96

* Agency closed March 5, 1877.

† Agency closed Jan. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
*Edwards, John, & Co.,	Lawrence,	$38,200 00	$652 25	$13 04
Fisher, Fred L.,	Medway,	12,350 00	261 50	5 23
Fiske, George B.,	Holliston,	4,260 00	97 20	1 94
†Follansbee, H. L.,	Gloucester,	76,417 00	1,059 41	21 19
Frankle, Jones,	Haverhill,	24,600 00	287 96	5 76
Goodman, James, & Co.,	Boston,	386,277 66	3,622 31	72 45
Gould, Jesse, & Son,	Chelsea,	23,745 00	373 07	7 46
Hall, John T.,	Plymouth,	12,972 00	255 52	5 11
Hammond, Thomas F.,	Cochituate,	19,050 00	239 37	4 79
Hastings, W. B., & Co.,	East Cambridge,	173,112 98	2,914 04	58 28
Hodges, Charles W.,	Foxborough,	2,000 00	25 00	50
Howe, Samuel E.,	Pittsfield,	17,500 00	246 85	4 94
Howland, S. D.,	Fall River,	22,374 50	280 74	5 61
Hunt Brothers,	Athol,	5,100 00	84 00	1 68
‡Hunt, George F.,	Lowell,	27,780 00	347 68	6 95
Johnson, Waldo,	Webster,	8,000 00	163 36	3 27
Joyner, Herbert C.,	Great Barrington,	28,700 00	300 54	6 01
Lincoln, William, & Co.,	Warren,	13,954 00	341 96	6 83
Lincoln, William, & Son,	Brookline,	7,250 00	123 13	2 46
Macintire, S. A.,	Salem,	38,625 00	574 63	11 49
Merrill, E. S.,	Winchendon,	9,350 00	109 12	2 18
Munroe, A. C.,	Worcester,	51,521 00	784 76	15 69
Parker, George G.,	Milford,	9,000 00	170 00	3 40
Peck & Pierce,	Northampton,	12,800 00	112 75	2 25
Peck, Benjamin W.,	Holyoke,	13,325 00	142 76	2 85
Puffer, Loring W.,	Brockton,	21,900 00	326 50	6 53
Silsbee & Pickford,	Lynn,	28,500 00	521 43	10 43
Sprague, Phineas,	Malden,	16,650 00	223 58	4 47

Swift, Reuben W.,	Provincetown,	$50,600 00	$335 40	$6 71
Talbot, George,	Stoughton,	2,700 00	40 50	81
Thomas, Edward A.,	Amherst,	55,450 00	556 80	11 13
Washburn, G. A.,	South Framingham,	7,300 00	143 00	2 86
Wetherbee & Nutter,	Brighton,	72,831 00	1,153 61	23 07
§ Whitaker, V. A.,	North Adams,	2,000 00	60 50	1 21
Whitney, E. C.,	Marlborough,	8,600 00	89 75	1 79
		$1,448,668 14	$19,213 49	$384 20
BANGOR INSURANCE COMPANY,	Bangor, Me.			
Abbott, Hollis E.,	Brookline,	$13,500 00	$100 63	$2 01
Almy, Charles,	New Bedford,	12,500 00	107 73	2 15
‖ Barnes, William,	Marlborough,	4,625 00	40 88	81
Broad, William, & Co.,	Baldwinsville,	3,100 00	31 00	62
¶ Cardell, E. L.,	Lowell,	73,744 00	886 09	17 72
Chaffee, J. C.,	Lee,	14,250 00	329 87	6 60
Christie, G. A.,	Northampton,	30,300 00	550 79	11 02
Daggett & Richardson,	Attleborough,	5,925 00	94 90	1 90
Dennis, C. B., & Co.,	Fitchburg,	20,450 00	437 00	8 74
Foote, William H.,	Westfield,	9,500 00	132 19	2 64
Hastings, William B., & Co.,	East Cambridge,	55,767 00	1,122 40	22 45
Jones, Arthur H.,	Athol,	4,500 00	43 50	87
Joyner, Herbert C.,	Great Barrington,	10,300 00	165 54	3 31
Judd & Gray,	Springfield,	30,080 00	469 65	9 39
Judd, Charles C.,	Holyoke,	16,925 00	241 74	4 83
Lincoln, William, & Co.,	Warren,	5,032 00	97 65	1 95
Lockey, John M.,	Leominster,	21,700 00	230 75	4 61
** Mann & Hutchins,	Lawrence,	30,950 00	461 13	9 22
Merriam, Charles A.,	Chelsea,	38,000 00	459 87	9 20

* Agency discontinued July, 1877. † Ending July, 1877. ‡ Resigned agency July, 1877. § Agency ceased Jan. 1, 1877. ‖ From Nov. 1, 1876, to April 10, 1877.
¶ From Nov. 1, 1876, to Feb. 28, 1877. ** For four months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Millay, G. A.,	Southbridge,	$14,375 00	$152 42	$3 05
Nichols, W. W.,	South Boston,	9,500 00	132 50	2 65
Norwood, John K., & Co.,	Lawrence,	17,950 00	384 19	7 68
* O'Neil, J. W.,	Florence,	15,475 00	186 90	3 74
Parker, F. C. & F. S.,	Pittsfield,	6,500 00	111 50	2 23
Parks, L. C.,	Worcester,	50,120 00	757 29	15 14
Puffer, H. M.,	Shelburne Falls,	6,100 00	52 25	1 04
Silsbee, James B.,	Lynn,	11,000 00	190 30	3 80
Stearns Brothers,	Boston,	295,865 00	3,942 12	78 84
† Whitaker, C. F., & Co.,	North Adams,	146,544 00	2,389 36	47 78
		$974,577 00	$14,302 14	$285 99
BRITISH AMERICA INSURANCE COMPANY,	Toronto, Ca.			
Beattie, W. A.,	Boston,	$2,173,954 00	$20,152 77	$403 06
Boardman, Charles H.,	Lynn,	109,750 00	1,446 63	28 93
Brewster & Graves,	Newburyport,	67,937 00	741 67	14 83
Chace & Slade,	Fall River,	58,580 00	732 08	14 64
Chapin & Williams,	Greenfield,	6,364 00	38 83	78
Chapin, A. W., & Co.,	Springfield,	119,714 00	1,487 03	29 74
Christie, Gilbert A.,	Northampton,	69,500 00	793 92	15 88
Day, Henry A.,	Hyde Park,	87,200 00	877 65	17 55
Dickerman & Fowler,	Westfield,	4,500 00	42 75	85
Follansbee, H. L.,	Gloucester,	84,400 00	1,009 45	20 19
Fullerton, Charles D.,	Brockton,	30,250 00	384 72	7 69
Grinnell, Lawrence,	New Bedford,	109,100 00	1,027 10	20 54
‡ Hayward, E. H.,	Ayer,	6,925 00	97 25	1 94
Holman, Silas,	Fitchburg,	19,700 00	274 50	5 49
Howe, Samuel E.,	Pittsfield,	16,500 00	186 65	3 73

Hunt, George F.,	Lowell,	$24,550 00	$224 37	$4 49
Johnson, Thomas H.,	Salem,	19,925 00	258 65	5 17
Judd, C. C.,	Holyoke,	53,797 00	551 52	11 03
Lincoln, William, & Co.,	Warren,	47,432 00	595 70	11 91
Lincoln, William, & Son,	Brookline,	36,400 00	616 27	12 33
Merriam, Charles A.,	Chelsea,	26,500 00	281 25	5 62
Munroe, A. C.,	Worcester,	46,809 00	646 78	12 93
Murphy, James,	Lawrence,	47,100 00	518 17	10 36
Parker, George G.,	Milford,	12,600 00	256 01	5 12
Sawyer, John S.,	Cambridge,	15,550 00	196 36	3 93
Shattuck, John N.,	Natick,	27,025 00	362 30	7 25
Stone, Emerson,	Spencer,	36,227 00	479 70	9 59
Tinker, Arthur M.,	North Adams,	43,797 00	442 77	8 86
		$3,402,086 00	$34,722 85	$694 43
BUFFALO INSURANCE COMPANY,	Buffalo, N.Y.			
Stearns Brothers,	Boston,	$1,071,911 82	$10,988 46	$219 77
BUFFALO GERMAN INSURANCE COMPANY,	Buffalo, N.Y.			
Swords, James,	Boston,	$1,168,691 66	$9,428 36	$188 57
Ward, Benjamin A.,	Lynn,	123,730 00	1,692 95	33 86
		$1,292,421 66	$11,121 31	$222 43
CAISSÉ GENERAL INSURANCE COMPANY,	Paris, France.			
Stearns Brothers,	Boston,	$1,066,538 50	$11,621 65	$232 43
Warner, Earl, jun.,	Worcester,	20,800 00	348 50	6 97
		$1,087,338 50	$11,970 15	$239 40
CITIZENS' INSURANCE COMPANY,	St. Louis, Mo.			
Carpenter, George O.,	Boston,	$859,628 80	$10,688 80	$213 78

* From Dec. 14, 1876, to Feb. 12, 1877. † Ceased March 1, 1877. ‡ Took agency in June.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Eldred, Edwin, & Co.,	Worcester,	$36,000 00	$588 15	$11 76
Hinckley, Joseph W.,	Taunton,	67,002 75	1,116 61	22 33
Parkhurst, C. S.,	Springfield,	33,056 25	444 03	8 88
		$995,687 80	$12,837 59	$256 75
CITIZENS' INSURANCE COMPANY,	New York, N.Y.			
Ellison, Hollis, & Co ,	Boston,	$273,630 00	$2,289 47	$45 79
Hollis & Snow,	Boston,	747,337 00	4,341 56	86 83
		$1,020,967 00	$6,631 03	$132 62
CITIZENS' INSURANCE COMPANY,	Newark, N.J.			
* Adams, Edward F.,	Haverhill,	$19,650 00	$231 26	$4 63
Almy, Charles,	New Bedford,	11,950 00	144 68	2 89
Appleton, Z. A.,	Rockport,	6,150 00	87 25	1 74
† Boardman & Earp,	Lynn,	2,000 00	40 00	80
Brainard, J. C.,	Amherst,	30,775 00	397 52	7 95
Brown Brothers,	Holyoke,	33,575 00	398 13	7 96
Chace & Slade,	Fall River,	8,150 00	71 81	1 44
Chaffee, J. C.,	Lee,	36,766 34	568 39	11 37
Christie, G. A.,	Northampton,	12,550 00	128 00	2 56
Church, H. C.,	Lowell,	19,950 00	314 50	6 29
Fay, Heman S.,	Marlborough,	8,300 00	88 81	1 78
Follansbee, H. L.,	Gloucester,	750 00	22 50	45
Fuller & Risley,	Springfield,	–	110 20	2 20
Fuller, W. A.,	Springfield,	34,086 25	994 95	19 90
Gifford, Simeon S.,	Provincetown,	4,200 00	50 75	1 01
Gould, Jesse, & Son,	Chelsea,	9,558 00	156 05	3 12
Howe, Samuel E.,	Pittsfield,	5,250 00	93 75	1 87

Lane, Otis,	Ware,	$3,350 00	$47 50	$0 95
Lockey & Dennis,	Fitchburg,	29,300 00	382 06	7 64
Nichols, Charles S., & Co.,	Salem,	5,000 00	68 75	1 37
Parker, George G.,	Milford,	3,700 00	94 21	1 88
Reed, E. M.,	Mansfield,	6,050 00	91 37	1 83
Selkirk, A. W.,	Great Barrington,	23,893 50	442 97	8 86
Shattuck, John N.,	Natick,	15,250 00	126 33	2 53
Underwood, George E.,	Ayer,	22,500 00	367 14	7 34
Warner, Earl, jun.,	Worcester,	68,680 00	1,162 90	23 26
Webber, J. H.,	Cambridgeport,	2,800 00	26 00	52
‡ Whitaker, C. F., & Co.,	North Adams,	5,000 00	104 59	2 09
		$429,184 09	$6,812 37	$136 23
CITY FIRE INSURANCE COMPANY,	New York, N.Y.			
Beattie, W. A.,	Boston,	$890,292 00	$4,216 03	$84 32
CLAY FIRE AND MARINE INSURANCE COMPANY,	Newport, Ky.			
Joyner, Herbert C.,	Great Barrington,	$1,000 00	$17 50	$0 44
CLINTON FIRE INSURANCE COMPANY,	New York, N.Y.			
Rothery, J. J. E.,	Boston,	$1,811,555 00	$9,102 94	$182 06
COLUMBIA FIRE INSURANCE COMPANY,	New York, N.Y.			
Bacheller & Parsons,	Lynn,	$55,750 00	$858 48	$17 17
Brainard, J. C.,	Amherst,	66,350 00	782 88	15 65
Bush, A. L.,	Westfield,	23,150 00	278 25	5 56
Chace & Shaw,	Fall River,	37,500 00	191 20	3 82
Christie, G A.,	Northampton,	56,225 00	791 13	15 82
Fuller & Risley,	Springfield,	76,700 00	930 36	18 61
Fuller, W. A.,	Springfield,	62,900 00	730 18	14 60

* To February, 1877. † To Jan. 1, 1877. ‡ Ceased Feb. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hall, Henry H.,	Lawrence,	$2,500 00	$25 00	$0 50
Jordan, Lovett, & Co.,	Boston,	449,850 00	3,779 06	75 58
Judd, C. C.,	Holyoke,	6,730 00	87 05	1 74
Lockey & Dennis,	Fitchburg,	56,086 00	1,123 64	22 47
Paige, I. Henry,	Lowell,	68,050 00	874 75	17 49
Parks, Loren C.,	Worcester,	90,066 67	928 81	18 58
Selkirk, A. W.,	Great Barrington,	14,200 00	245 50	4 91
Spalding, L. V.,	Haverhill,	5,200 00	40 75	81
Van Campen, Hiram,	New Bedford,	34,667 00	716 23	14 32
Walden & Miller,	North Adams,	13,200 00	240 74	4 81
		$1,119,124 67	$12,624 01	$252 44
COMMERCE INSURANCE COMPANY,	Albany, N.Y.			
Church, H. C.,	Lowell,	$37,800 00	$487 85	$9 76
Fitch, Dana K.,	Worcester,	80,600 00	974 96	19 50
Foote, William H.,	Westfield,	8,500 00	99 50	1 99
Gray & Mair,	Boston,	242,422 00	2,009 47	40 19
Johnson, R. B.,	Holyoke,	54,375 00	648 95	12 98
Johnson, William F.,	Lynn,	45,900 00	524 87	10 50
Lockey & Dennis,	Fitchburg,	4,000 00	65 00	1 30
Mair, Thomas,	Boston,	362,556 00	3,310 83	66 22
Sears & Bowers,	Boston,	36,200 00	322 72	6 45
Warriner, S. C.,	Springfield,	5,750 00	78 45	1 57
		$878,103 00	$8,522 60	$170 46
COMMERCE FIRE INSURANCE COMPANY,	New York, N.Y.			
Bacheller & Parsons.	Lynn,	$5,333 33	$51 67	$1 03
Currier, Aug. N.,	Worcester,	1,666 00	16 66	33

Holmes, J. W.,	Springfield,	$14,533 33	$147 25	$2 94
Plimpton, M. F.,	Fitchburg,	3,400 00	87 16	1 74
Sawyer & Blake,	Boston,	383,655 33	3,200 99	64 02
		$408,587 99	$3,503 73	$70 06
Commercial Fire Insurance Company,	New York, N.Y.			
Abbott, Hollis E.,	Brookline,	$32,350 00	$513 94	$10 28
Brown Brothers,	Holyoke,	25,037 00	347 62	6 95
* Cardell, E. L.,	Lowell,	78,500 00	689 62	13 79
† Cardell, E. L., & Co.,	Lowell,	29,752 50	363 44	7 27
Chaffee, J. C.,	Lee,	8,000 00	113 75	2 27
Collins, Thomas C.,	Middleborough,	3,500 00	50 00	1 00
Fuller & Risley,	Springfield,	66,300 00	775 19	15 50
Fuller, W. A.,	Springfield,	112,254 10	1,604 18	32 08
Jordan, Lovett, & Co.,	Boston,	1,100,600 00	10,430 89	208 62
Lockey, John M.,	Leominster,	36,192 00	670 65	13 41
Miles & Co.,	Pittsfield,	21,125 00	288 56	5 77
Walden & Miller,	North Adams,	1,000 00	19 50	39
		$1,514,610 60	$15,867 34	$317 33
Commercial Mutual Insurance Company,	New York, N.Y.			
Phelps, Franklin S.,	Boston,	$952,075 00	$14,581 39	$291 63
Commercial Union Assurance Company,	London, Eng.			
Adams, Joseph S.,	Framingham,	$2,400 00	$38 97	$0 78
Allison, Henry,	Fitchburg,	31,700 00	527 58	10 55
Bacon, Henry S.,	Milford,	42,250 00	658 97	13 17
Barnes, William,	Marlborough,	18,900 00	255 00	5 10

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bartlett, D. L.,	Amesbury,	$5,890 00	$36 18	$0 72
Barton, S. R., & Co.,	Webster,	90,375 00	1,419 70	28 39
Brimhall, Elisha,	Clinton,	11,500 00	190 00	3 80
Carter, B. F., & Co.,	Newburyport,	50,983 34	539 07	10 78
Covel & Haffards,	Fall River,	29,650 00	454 32	9 09
Daggett & Richardson,	Attleborough,	28,500 00	390 75	7 81
Davis, James F.,	Barre,	24,200 00	367 20	7 34
Day, Henry A.,	Hyde Park,	53,300 00	608 11	12 16
Denny & Bruerton,	Boston,	2,278,378 65	17,707 72	354 15
Fitch, Dana K.,	Worcester,	110,470 00	1,320 30	26 41
Francis, Fred A.,	Pittsfield,	35,064 00	502 80	10 06
Frankle, Jones,	Haverhill,	103,900 00	805 77	16 12
Hall, John T.,	Plymouth,	48,250 00	733 50	14 67
Hastings, W. B., & Co.,	East Cambridge,	58,970 00	955 16	19 10
Howland, S. D.,	Fall River,	23,500 00	275 25	5 50
Hunt Brothers,	Athol,	5,750 00	87 38	1 75
Hunt, George F.,	Lowell,	31,750 00	426 50	8 53
Joslin, James T.,	Hudson,	6,800 00	72 00	1 44
King, Robert,	North Adams,	3,000 00	34 00	68
Ladd Brothers,	Springfield,	243,884 00	2,684 31	53 69
Lincoln, William,	Brookline,	43,350 00	577 79	11 56
Macintire, S. A.,	Salem,	85,600 00	1,352 90	27 06
Merriam, C. A.,	Chelsea,	38,335 00	437 50	8 75
Newcomb, Alex.,	Vineyard Haven,	11,245 00	222 15	4 44
Packard, S. F.,	Brockton,	21,850 00	275 88	5 52
Peck & Pierce,	Northampton,	37,490 00	492 33	9 85
Peck, Benjamin W.,	Holyoke,	35,850 00	405 47	8 11
Robinson, Joshua C.,	East Falmouth,	1,000 00	12 50	25

Robinson, R. B.,	Westfield,	$44,092 00	$671 71	$13 43
Sargent, Bailey,	Merrimac,	24,150 00	412 88	8 26
Siggins, Thomas,	Great Barrington,	34,000 00	537 21	10 74
Silsbee & Pickford,	Lynn,	160,288 00	2,209 08	44 18
Skerry, S. H., & Co.,	North Brookfield,	42,250 00	517 50	10 35
Stevenson & Dutton,	Pittsfield,	17,150 00	238 06	4 76
Swan, Albert D.,	Lawrence,	48,050 00	603 06	12 06
Tarr, J. Trueman, & Co.,	Rockport,	2,500 00	50 00	1 00
Thomas, Edward A ,	Amherst,	10,000 00	177 85	3 55
Van Campen, Hiram,	New Bedford,	86,900 00	1,346 35	26 93
Ware, George W.,	Worcester,	–	1,170 84	23 42
Washburn, George A.,	South Framingham,	16,300 00	280 00	5 60
* Washburn, J. D.,	Worcester,	8,730 00	127 25	2 54
†Whitaker, C. F., & Co.,	North Adams,	25,100 00	308 00	6 16
‡Whitaker, V. A.,	North Adams,	27,350 00	361 14	7 22
Williams, S. A.,	Taunton,	77,634 00	1,024 77	20 50
Young, Darius,	Newton,	59,000 00	468 25	9 36
		$4,297,578 99	$45,371 01	$907 39
CONNECTICUT FIRE INSURANCE COMPANY,	Hartford, Conn.			
Adams, Joseph S.,	Framingham,	$10,532 00	$170 98	$3 42
Allison, Henry,	Fitchburg,	14,800 00	208 77	4 18
Beals, E. S.,	North Weymouth,	63,500 00	659 27	13 19
Bell, Wesley K.,	Ipswich,	7,465 00	181 22	3 62
Bennett, Clark,	Somerville,	50,625 00	458 38	9 17
Billings, Henry W.,	Conway,	26,300 00	261 91	5 24
Bird, H.,	Cambridge,	100,650 00	1,251 44	25 03
Briggs, Andrew S.,	Taunton,	10,910 00	146 85	2 94
Brown, Benj. F.,	Charlestown,	129,500 00	1,391 10	27 82
Bugbee & Mack,	Lawrence,	68,200 00	644 40	12 89

* One month's business, from Oct. 1. † Commenced Sept. 1, 1877. ‡ Agency ceased July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Cannell, J. H.,	Everett,	$35,325 00	$399 87	$8 00
Carter, B. F., & Co.,	Newburyport,	18,300 00	212 75	4 25
Chapin & Williams,	Greenfield,	25,250 00	278 58	5 57
Chapin, A. W., & Co.,	Springfield,	66,300 00	725 83	14 52
Chapin, Charles M.,	Hyde Park,	121,635 00	1,285 34	25 71
Church, H. C.,	Lowell,	21,250 00	267 37	5 35
Clapp, Lafayette,	Easthampton,	34,400 00	336 82	6 74
Collins, Thomas C.,	Middleborough,	1,200 00	24 00	48
Daggett & Richardson,	Attleborough,	34,350 00	444 07	8 88
Darling, H. E.,	Boston,	2,130,050 40	18,364 02	367 28
Davis, James F.,	Barre,	17,700 00	296 00	5 92
* Dix, George L.,	Boston,	47,600 00	544 70	10 89
Dunham, Henry J.,	Stockbridge,	31,675 00	358 56	7 17
Dunn, Thatcher B.,	Gardner,	3,650 00	42 50	85
Farnsworth, Ezra S.,	Newtonville,	35,600 00	522 15	10 44
Farwell, Royal E.,	Natick,	43,165 00	332 63	6 65
Faunce, George B.,	Boston,	125,586 50	1,465 68	29 31
Fisher, Fred L.,	Medway,	33,325 00	412 89	8 26
Fiske, B. S., & Son,	Brighton,	18,590 00	335 20	6 70
Fiske, George B.,	Holliston,	14,500 00	146 45	2 93
Foster, Nathaniel, jun,	Boston,	56,450 00	466 73	9 33
Frankle, Jones,	Haverhill,	58,475 00	569 72	11 39
Greene, William S.,	Fall River,	78,620 00	772 37	15 45
Hall, John T.,	Plymouth,	24,100 00	382 12	7 64
Hamant, Charles,	Medfield,	14,675 00	149 87	3 00
Hill, Philip E.,	Bridgewater,	15,000 00	323 47	6 47
† Hunt, George F.,	Lowell,	21,650 00	224 60	4 49
Johnson, R. B.,	Holyoke,	40,925 00	430 71	8 61

Johnson, Waldo,	Webster,	$10,137 50	$163 80	$3 28
Johnson, William F.,	Lynn,	82,650 00	1,148 98	22 98
Lefavour, Issacher,	Beverly,	14,050 00	186 52	3 73
Leonard & Lyman,	Westfield,	31,950 00	339 26	6 79
Lincoln, Wm., & Co.,	Warren,	28,204 00	220 57	4 41
Lincoln, Wm., & Son,	Brookline,	6,800 00	93 50	1 87
Medcalf, William,	Ware,	52,130 00	665 68	13 31
Meldram, Nathan P.,	Manchester,	35,485 00	441 39	8 83
Merrill, E. S.,	Winchendon,	9,700 00	120 05	2 40
Meserve, Clement,	Hopkinton,	8,900 00	124 37	2 48
Munroe, A. C.,	Worcester,	155,336 00	1,763 26	35 26
Nichols, Charles S., & Co.,	Salem,	196,974 00	2,965 23	59 30
Otis, George,	Yarmouthport,	4,000 00	58 75	1 17
Parker, George G.,	Milford,	14,000 00	167 50	3 35
Preston, N. W.,	East Douglas,	4,500 00	67 50	1 35
Puffer, Loring W.,	Brockton,	23,480 00	184 75	3 69
Reed, E. M.,	Mansfield,	13,250 00	121 62	2 43
Root, A. B ,	Pittsfield,	24,076 00	280 34	5 61
Sargent Bailey,	Merrimac,	17,150 00	232 26	4 65
Serratt, W. D.,	Melrose,	12,8[illegible]0 00	106 35	2 13
Siggens, Thomas,	Great Barrington,	3,500 00	48 04	96
Stratton, Daniel W.,	Hudson,	9,600 00	115 80	2 32
Thomas, E. A.,	Amherst,	50,200 00	629 13	12 58
Tillinghast & Alden,	New Bedford,	98,395 00	1,122 06	22 44
Townsend, James,	East Boston,	127,760 00	1,228 23	24 56
Underwood, G. E.,	Ayer,	14,500 00	224 25	4 48
Viles, Daniel F.,	Waltham,	42,100 00	469 68	9 39
Walker, Oliver,	Northampton,	94,900 00	737 99	14 76
Washburn, George A.,	South Framingham,	14,900 00	230 00	4 60
White, Luther,	Chicopee,	43,625 00	444 25	8 88

* For six months, from May to October inclusive.

† Resigned agency March, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Whitney, E. C.,	Marlborough,	$43,150 00	$464 30	$9 29
Young, Darius,	Newton,	22,750 00	157 33	3 15
		$4,962,831 40	$50,812 06	$1,016 21
CONTINENTAL INSURANCE COMPANY,	New York, N.Y.			
Adams, Coleman S.,	Framingham,	$36,952 00	$428 62	$8 57
Angier, Luther,	Medford,	1,000 00	15 00	30
Barton, S. R., & Co.,	Webster,	112,464 00	1,547 85	30 96
Belcher, J. White,	Randolph,	7,700 00	118 50	2 37
Bowker, Albert,	Boston,	1,802,645 00	11,213 38	224 27
Bugbee & Mack,	Lawrence,	72,450 00	772 68	15 45
Carter, B. F , & Co.,	Newburyport,	86,900 00	938 55	18 77
Chapin & Williams,	Greenfield,	13,515 00	127 60	2 55
Church, H. C.,	Lowell,	75,916 66	1,014 08	20 28
Collins, Thomas C.,	Middleborough,	16,050 00	235 00	4 70
Currier, Aug. N.,	Worcester,	340,775 00	4,290 83	85 82
Dagget & Richardson,	Attleborough,	82,820 00	1,085 94	21 72
Dunham & Wilson,	Pittsfield,	109,416 84	1,340 89	26 81
Dutcher, H., & Co.,	Sheffield,	61,915 00	660 82	13 22
Farwell, Royal E.,	Natick,	66,522 00	690 16	13 80
Fisher, Milton M.,	Medway,	52,400 00	762 81	15 26
Fiske, George B.,	Holliston,	34,385 00	455 84	9 11
Fowler & Kendall,	Salem,	70,180 00	836 25	16 72
Fullerton, Charles D.,	Brockton,	81,000 00	933 15	18 66
Goodell, Walter S.,	Haverhill,	64,700 00	634 27	12 69
Gould, Jesse, & Son,	Chelsea,	46,283 00	550 98	11 02
Hatch, Riley B.,	Fitchburg,	38,750 00	577 45	11 55
Hathaway, B. A.,	Plymouth,	16,225 00	178 12	3 56

Hill, Philip E ,	Bridgewater,	$17,800 00	$271 99	$5 44
Howland, Charles A.,	Quincy,	23,600 00	357 00	7 14
Howland, F. P., & Sons,	Abington,	61,825 00	715 14	14 30
Hulbert, A. G.,	Lee,	3,500 00	48 75	97
Kendall, Isaac B.,	Somerville,	34,515 00	351 31	7 03
Leonard & Lyman,	Westfield,	43,500 00	501 02	10 02
Lincoln, Wm., & Co.,	Warren,	205,375 00	2,581 47	51 63
Lockey & Dennis,	Fitchburg,	9,400 00	116 00	2 32
Maynard, S. B.,	Marlborough,	32,125 00	356 95	7 14
Medcalf, William,	Ware,	15,125 00	183 11	3 66
Peck, Benjamin W.,	Holyoke,	39,475 00	388 49	7 77
Pendergast, George H., & Co.,	Charlestown,	9,700 00	112 60	2 25
Porter, Samuel,	Beverly,	45,900 00	558 86	11 18
Pynchon, Joseph C.,	Springfield,	221,225 00	2,316 60	46 33
Reed, E. M.,	Mansfield,	4,400 00	67 00	1 34
Sawyer, Moses W.,	Malden,	23,175 00	232 80	4 66
Silsbee & Pickford,	Lynn,	5,000 00	56 40	1 13
Skerry S. H., & Co.,	North Brookfield,	27,400 00	333 25	6 66
Slade, John P.,	Fall River,	112,700 00	1,043 44	20 87
Smith & Williams,	Waltham,	5,700 00	77 28	1 55
Smith, S. W.,	Waltham,	22,375 00	340 19	6 80
Tapley, Charles,	Peabody,	55,900 00	609 13	12 18
Thomas, Edward A.,	Amherst,	47,555 00	537 17	10 74
Tillinghast & Alden,	New Bedford,	209,425 00	3,205 80	64 12
Walker, Oliver,	Northampton,	343,087 50	3,419 91	68 39
Weston, William L.,	Danvers,	30,800 00	453 00	9 06
Wetherbee & Nutter,	Brighton,	50,615 00	743 46	14 87
White, Luther,	Chicopee,	37,950 00	398 55	7 97
Williams, S. A.,	Taunton,	21,890 00	302 93	6 06
Young, Darius,	Newton,	26,485 00	234 96	4 70
		$5,078,487 00	$50,323 33	$1,006 44

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
DELAWARE MUTUAL SAFETY INSURANCE CO.,	Philadelphia, Pa.			
Hutchings, William V.,	Boston,	$33,974,130 00	$305,691 59	$9,170 75
ENTERPRISE FIRE AND MARINE INSURANCE CO.,	Cincinnati, O.			
Gray & Mair,	Boston,	$302,160 00	$6,865 03	$137 30
Mair, Thomas,	Boston,	389,750 00	6,083 46	121 67
Sears & Bowers,	Boston,	127,365 00	1,738 63	34 77
Sears, W. B.,	Boston,	46,923 00	722 56	14 45
		$866,198 00	$15,409 68	$308 19
EQUITABLE FIRE INSURANCE COMPANY,	Nashville, Tenn.			
Gray & Mair,	Boston,	$311,546 00	$5,150 82	$128 77
Mair, Thomas,	Boston,	316,526 00	4,689 47	117 24
Sears & Bowers,	Boston,	142,019 00	2,392 03	47 84
		$770,091 00	$12,232 32	$293 85
EQUITABLE FIRE AND MARINE INSURANCE CO.,	Providence, R.I.			
Chace & Shaw,	Fall River,	$67,800 00	$469 90	$9 40
Currier, Aug. N.,	Worcester,	151,315 00	1,990 00	39 80
Freeman & Vinton,	Boston,	1,193,631 00	12,535 36	250 71
Hatch, Riley B.,	Fitchburg,	20,800 00	303 68	6 07
Howe, Samuel E.,	Pittsfield,	13,200 00	128 00	2 56
Johnson, William F.,	Lynn,	59,600 00	915 75	18 31
Nichols, Chas. S., & Co.,	Salem,	72,583 00	1,139 35	22 79
Reed & Brother,	Boston,	42,569 00	569 26	11 39
Swain, Joseph B.,	Nantucket,	20,600 00	209 50	4 19

Tillinghast & Alden,	New Bedford,	$72,750 00	$868 94	$17 38
Trowbridge, Edwin,	Franklin,	3,875 00	40 94	82
		$1,718,723 00	$19,170 68	$383 42
EXCHANGE FIRE INSURANCE COMPANY,	New York, N.Y.			
Beer, Enoch H.,	North Adams,	$13,100 00	$159 00	$3 18
* Cardell, E. L.,	Lowell,	113,793 33	1,160 65	23 21
† Cardell, E. L., & Co.,	Lowell,	128,224 50	1,183 29	23 67
Freeman & Vinton,	Boston,	1,407,195 00	7,426 93	148 54
Johnson, William F.,	Lynn,	28,050 00	399 04	7 98
Kendall, Charles B.,	Worcester,	173,297 00	1,949 98	39 00
Martin, William,	North Adams,	18,500 00	122 96	2 46
		$1,882,159 83	$12,401 85	$248 04
FAIRFIELD FIRE INSURANCE COMPANY,	South Norwalk, Conn.			
‡ Abbott, H. Edward,	Brookline,	$11,400 00	$60 00	$1 20
Barton, S. R., & Co.,	Webster,	27,550 00	348 93	6 98
Billings, H. W.,	Conway,	25,150 00	285 83	5 72
Bush, A. L.,	Westfield,	5,200 00	72 64	1 45
§ Edwards, John, & Co.,	Lawrence,	2,000 00	13 50	27
Fowler & Kendall,	Salem,	35,100 00	357 66	7 15
Gray & Mair,	Boston,	351,698 00	3,727 42	74 55
Greene, William S.,	Fall River,	56,397 91	667 27	13 35
Jones, Arthur H.,	Athol,	18,250 00	299 75	5 99
Judd & Gray,	Springfield,	131,490 00	1,361 61	27 23
Judd, C. C.,	Holyoke,	49,325 00	509 11	10 18
Lincoln, William, & Co.,	Warren,	42,676 00	461 26	9 22
Lockey & Dennis,	Fitchburg,	62,525 00	960 86	19 22
Mair, Thomas,	Boston,	429,207 00	4,172 91	83 46
Montague, James S.,	Brookfield,	3,500 00	50 00	1 00

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877. ‡ From July 1, 1877. § Agency discontinued December, 1876.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Morse, Aaron R.,	Haydenville,	$4,550 00	$26 07	$0 52
* O'Neil, J. W.,	Florence,	31,050 00	295 45	5 90
Parker, F. C., & F. S.,	Pittsfield,	22,400 00	346 35	6 93
Parks, L. C.,	Worcester,	63,737 00	682 55	13 65
Perkins, G. Henry,	Hyde Park,	79,649 16	1,000 35	20 00
Sears & Bowers,	Boston,	89,283 00	964 13	19 28
Sears, W. B.,	Boston,	51,895 00	536 03	10 72
Selkirk, A. W.,	Great Barrington,	27,800 00	382 25	7 64
Silsbee & Pickford,	Lynn,	36,100 00	548 78	10 98
Tracy, Carlos C.,	Northampton,	40,510 00	351 20	7 02
Tucke, E. M.,	Lowell,	38,090 00	484 59	9 69
Van Campen, Hiram,	New Bedford,	17,725 00	329 16	6 58
Viles, Daniel F.,	Waltham,	21,055 00	332 45	6 64
Wellington, H. H.,	Adams,	12,725 00	182 43	3 65
Westgate, J. E., & Son,	Boston and Melrose,	100 286 66	1,389 84	27 80
Wetherbee & Nutter,	Brighton,	21,150 00	302 17	6 04
Whitaker, C. F., & Co.,	North Adams,	41,700 00	581 38	11 62
		$1,951,174 73	$22,083 93	$441 63
FARRAGUT FIRE INSURANCE COMPANY,	New York N.Y.			
Fuller & Risley,	Springfield,	$3,500 00	$52 06	$1 04
Fuller, W. A.,	Springfield,	14,000 00	206 25	4 12
Hill, John Q.,	Worcester,	19,667 00	247 50	4 95
Horton, William R.,	Boston,	328,700 00	2,188 82	43 78
Miles & Co.,	Pittsfield,	6,000 00	86 25	1 72
		$371,867 00	$2,780 88	$55 61

Fire Association of	Philadelphia, Pa.			
Adams, Edward F.,	Haverhill,	$15,500 00	$225 50	$6 76
Barton, S. R., & Co.,	Webster,	33,430 00	654 25	19 63
Brewster & Graves,	Newburyport,	104,855 00	1,358 38	40 75
Briggs, Andrew S.,	Taunton,	70,911 00	1,105 57	33 17
Bush, Andrew L.,	Westfield,	165,000 00	2,023 11	60 69
Chaffee, J. C.,	Lee,	118,461 83	1,891 86	56 76
Cheppu, John T.,	Boston,	2,866,044 68	30,556 39	916 69
Christie, G. A.,	Northampton,	139,475 00	1,722 80	51 68
Church, H. C.,	Lowell,	87,700 00	1,419 50	42 58
Clark, W. E.,	Framingham,	73,278 00	1,385 83	41 57
†Edwards, John, & Co.,	Lawrence,	45,900 00	863 40	25 90
Follansbee, H. L.,	Gloucester,	112,350 00	1,416 43	42 49
Fowler & Kendall,	Salem,	123,514 83	1,691 63	50 75
Fullerton, Charles D.,	Brockton,	87,000 00	1,033 83	31 01
‡Goodell, W. S.,	Haverhill,	101,600 00	1,333 92	40 02
Gould, Jesse, & Son,	Chelsea,	134,866 80	1,798 92	53 96
Hall, John T.,	Plymouth,	3,000 00	60 00	1 80
Hall, Julius A.,	Amherst,	10,500 00	177 50	5 32
Hastings, W. B., & Co.,	East Cambridge,	627,530 40	8,268 89	248 07
Howland, S. D.,	Fall River,	362,548 75	4,862 89	145 89
Jennings, Albert,	Wellesley,	7,330 00	136 75	4 10
Jones, Arthur H.,	Athol,	49,650 00	661 00	19 83
Judd, Warner, & Co.,	Springfield,	75,775 00	825 62	24 77
Judd, C. C.,	Holyoke,	172,925 00	1,801 96	54 06
Lincoln, C. S.,	Warren,	108,453 00	1,545 02	46 35
Lincoln, William, & Co.,	Warren,	133,386 00	2,285 23	68 56
Lockey, J. M.,	Leominster,	160,760 00	2,609 51	78 29
Lowe, Lewis G.,	Bridgewater,	8,500 00	92 25	2 77
Merrill, E. S.,	Winchendon,	16,275 00	250 50	7 51

* From Jan. 26, to July 10, 1877. † Agency discontinued April 1, 1877. ‡ Agency discontinued Aug. 13, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Norwood, J. K., & Co.,	Lawrence,	$113,550 00	$1,373 21	$41 19
Parker, F. C., & F. S.,	Pittsfield,	110,169 10	1,881 88	56 46
Parker, George G.,	Milford,	56,485 00	963 81	28 91
Parker, James O.,	Methuen,	16,625 00	237 50	7 12
Parkhurst, C. S.,	Springfield,	193,843 75	2,305 72	69 17
Plimpton, Merrill F.,	Fitchburg,	149,025 00	2,228 19	66 85
Pope, Richard,	Boston,	841,182 66	11,126 31	333 79
Root, A. B.,	Pittsfield,	2,361 72	47 23	1 42
Selkirk, A. W.,	Great Barrington,	92,325 00	1,543 26	46 30
Serratt, William D.,	Melrose,	59,715 00	953 57	28 61
Silsbee & Pickford,	Lynn,	189,050 00	2,990 42	89 71
Tapley, Charles,	Peabody,	94,550 00	1,226 83	36 80
Underwood, George E.,	Ayer,	142,500 00	1,888 16	56 64
Van Campen, Hiram,	New Bedford,	115,825 00	1,960 95	58 83
Walden & Miller,	North Adams,	45,041 66	555 09	16 65
Walker, Oliver,	Northampton,	52,675 00	503 65	15 11
Wasburn, J. D.,	Worcester,	252,422 00	4,460 50	133 81
* Whitaker, C. F., & Co.,	North Adams,	87,410 00	1,484 23	44 52
Whitney, E. C.,	Marlborough,	11,500 00	139 36	4 18
Williams, Gorham D.,	Greenfield,	2,100 00	28 50	85
		$8,644,876 18	$111,956 81	$3,358 65
FIREMEN'S INSURANCE COMPANY,	New York, N.Y.			
Stearns Brothers,	Boston,	$322,107 00	$1,879 77	$37 60
FIREMEN'S INSURANCE COMPANY,	Dayton, Ohio.			
Baker, Henry N.,	Boston,	$295,815 00	$2,339 59	$46 79

FIREMEN'S INSURANCE COMPANY, . . .	Newark, N. J.			
Bacheller & Parsons, ...	Lynn, ...	$122,605 00	$1,503 64	$30 07
Sawyer & Blake, ...	Boston, ...	1,070,225 72	8,018 70	160 37
		$1,192,830 72	$9,522 34	$190 44
FIREMAN'S FUND INSURANCE COMPANY, . .	San Francisco, Cal., . . .			
Barton, S. R., & Co., ...	Webster, ...	$18,175 00	$300 53	$6 01
Bush, Andrew L., ...	Westfield, ...	22,500 00	323 75	6 47
Carter, B. F., & Co., ...	Newburyport, ...	7,875 00	134 37	2 69
Chapin & Williams, ...	Greenfield, ...	9,282 00	132 77	2 66
Church, H. C., ...	Lowell, ...	24,600 00	357 00	7 14
Edwards, John, & Co., ...	Lawrence, ...	23,500 00	398 63	7 97
Follansbee, H. L.	Gloucester, ...	94,700 00	1,092 73	21 85
Foster, Nathaniel, jun., ...	Boston, ...	1,138,465 00	4,782 40	95 65
Fowler & Kendall, ...	Salem, ...	28,400 00	390 17	7 80
Francis, Fred A., ...	Pittsfield, ...	19,000 00	277 18	5 54
Goodell, W. S., ...	Haverhill, ...	35,650 00	371 35	7 43
Gould, Jesse, & Son, ...	Chelsea, ...	33,241 00	537 53	10 75
Hall, John T., ...	Plymouth, ...	6,500 00	140 00	2 80
Hastings, W. B., & Co., ...	E. Cambridge, ...	143,986 32	2,271 38	45 43
Hatch, Riley B., ...	Fitchburg, ...	11,500 00	270 67	5 41
Howland, S. D., ...	Fall River, ...	10,000 00	159 60	3 19
Kendall, George E., ...	Worcester, ...	26,500 00	728 62	14 57
Lincoln, Wm., & Co., ...	Warren, ...	67,036 00	942 89	18 86
Maynard, S. B., & Son, ...	Marlborough, ...	9,550 00	161 55	3 23
Packard, S. F., ...	Brockton, ...	25,375 00	355 58	7 11
Porter, Samuel, ...	Beverly, ...	18,400 00	247 85	4 96
Pynchon, Joseph C., ...	Springfield, ...	96,845 00	1,271 98	25 44
Rice, Henry, ...	N. Attleborough, ...	9,810 00	119 73	2 39
Stevenson & Dutton, ...	Pittsfield, ...	8,300 00	84 74	1 69

* Ceased May 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Talbot, Jabez, jun.,	Stoughton,	$16,800 00	$235 84	$4 72
Tillinghast & Alden,	New Bedford,	89,000 00	1,182 37	23 65
Walker, Oliver,	Northampton	6,200 00	28 62	57
Wetherbee & Nutter,	Brighton,	22,100 00	361 75	7 23
Wheeler, Charlotte L.,	Newton,	900 00	4 50	09
Williams, S. A.	Taunton,	23,640 00	347 40	6 95
		$2,047,830 32	$18,013 48	$360 25
FRANKLIN FIRE INSURANCE COMPANY,	New York, N.Y.			
Fuller, W. A ,	Springfield,	$68,375 00	$1,333 00	$26 66
Jordan, Lovett, & Co.,	Boston,	454,500 00	6,521 54	130 43
Walden & Miller,	No. Adams,	8,050 00	165 33	3 31
		$530,925 00	$8,020 07	$160 40
FRANKLIN FIRE INSURANCE COMPANY,	Philadelphia, Pa.,			
Adams, Coleman S.,	Framingham,	$65,474 00	$648 33	$19 45
Allison, Henry,	Fitchburg,	48,150 00	697 68	20 93
Ballard, E. O.,	Marlborough,	20,200 00	203 33	6 10
Bassett, S. C.	Cohasset Narrows,	12,750 00	153 75	4 61
Briggs, Andrew S.,	Taunton,	81,228 00	1,180 59	35 42
Briggs, George H.,	Amesbury,	101,375 00	1,552 84	46 58
Carter, B. F., & Co.,	Newburyport,	69,500 00	786 64	23 60
Church, H. C.,	Lowell,	106,624 66	1,617 92	48 54
Cook, Samuel H.,	New Bedford,	31,138 00	415 52	12 47
Dickerman & Fowler,	Westfield,	6,700 00	63 50	1 90
Dickerman, E. W.,	Westfield,	16,600 00	220 00	6 60
Edwards, John, & Co.,	Lawrence,	313,025 00	3,925 09	117 75
Fisher, Fred L.,	Medway,	37,650 00	586 12	17 58

Fiske, George B.,	Holliston,	$23,960 00	$468 74	$14 06
Francis, Fred A.,	Pittsfield,	56,550 00	846 77	25 40
Frankle, Jones,	Haverhill,	123,100 00	1,448 88	43 47
Fullerton, Charles D.,	Brockton,	57,950 00	766 77	23 00
Gordon, William R.,	Beverly,	39,100 00	505 83	15 17
Gould, Jesse, & Son,	Chelsea,	160,943 80	2,257 61	67 72
Hartshorne, Charles F.	Wakefield,	33,275 00	520 95	15 63
Hastings, W. B., & Co.,	E. Cambridge,	301,103 67	4,316 98	129 51
Hathaway, B. A.,	Plymouth,	26,150 00	129 23	3 88
Holbrook, Leander,	Milford,	12,500 00	181 13	5 43
Johnson, R. B.,	Holyoke,	67,450 00	774 75	23 24
Munroe, A. C.,	Worcester,	330,662 00	4,207 92	126 23
Northey, William,	Salem,	123,319 50	1,254 45	37 63
Paige, John C.,	Boston,	2,227,171 20	24,377 41	731 32
Peck & Pierce,	Northampton,	84,635 00	970 21	29 11
Pendergast, George H., & Co.,	Charlestown,	116,370 00	1,451 17	43 54
Sherman, Joseph,	East Weymouth,	24,750 00	248 54	7 46
Slack, Darwin E.,	Malden,	67,000 00	702 11	21 06
Slade, John P.,	Fall River,	82,125 00	1,129 83	33 89
Smith & Williams,	Waltham,	26,175 00	367 38	11 02
Smith, S. W.,	Waltham,	12,450 00	200 10	6 00
Stevenson & Dutton,	Pittsfield,	73,000 00	893 94	26 82
Stratton, Daniel W.,	Hudson,	30,590 00	486 63	14 60
Tapley, Charles,	Peabody,	127,340 00	1,608 80	48 26
Thomas, Edward A.,	Amherst,	41,025 00	581 56	17 44
Westgate, J. E., & Son,	Boston and Melrose,	123,000 00	1,314 85	39 45
Wetherbee & Nutter,	Brighton,	55,577 00	1,103 04	33 09
Whitaker, C. F., & Co.,*	North Adams,	17,700 00	240 05	7 20

* Commenced Oct. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
†Whitaker, V. A.,	North Adams,	$80,400 00	$980 93	$29 42
Williams & Nims,	Greenfield,	35,432 50	424 01	12 72
		$5,491,219 33	$66,811 88	$2,004 30
GERMAN-AMERICAN INSURANCE COMPANY,	New York, N.Y.			
Allen, Frederick,	Palmer,	$33,550 00	$292 25	$5 84
Allison, Henry,	Fitchburg,	40,750 00	703 46	14 07
Andrus, F. O.,	Sheffield,	14,950 00	199 80	3 99
Appleton, Z. A.,	Rockport,	10,125 00	148 30	2 97
Barrett, R. F.,	Concord,	12,125 00	91 25	1 82
Barrows, R. S.,	Jamaica Plain,	77,525 00	635 99	12 72
Barton, S. R., & Co.,	Webster,	15,225 00	274 37	5 49
Boyden, Warren,	Walpole,	72,837 00	876 77	17 54
Chace & Slade,	Fall River,	40,783 33	341 32	6 83
Chapin, Charles M.,	Hyde Park,	9,540 00	106 05	2 12
Church, H. C.,	Lowell,	82,845 83⅓	1,102 87	22 06
Corkins, Charles R.,	Reading,	52,389 00	882 20	17 64
Coveney, J. W.,	East Cambridge,	14,700 00	183 75	3 67
Davenport, George F.,	Medford,	29,201 00	237 63	4 75
Dunham, H. J.,	Stockbridge,	17,000 00	154 93	3 10
Edwards, John, & Co ,	Lawrence,	93,520 00	1,193 89	23 88
Fisher, M. M.,	Medway,	45,450 00	775 92	15 52
Fitch, Dana K.,	Worcester,	201,880 33	2,639 34	52 79
Flagg & Dowlin,	North Adams,	52,900 00	606 98	12 14
Follansbee, H. L.,	Gloucester,	92,350 00	1,120 82	22 42
Fowler & Kendall,	Salem,	134,600 00	1,862 03	37 24
Goodell, W. S ,	Haverhill,	51,430 00	642 09	12 84
Gould, Jesse, & Son,	Chelsea,	42,955 80	623 08	12 46

Greenwood, C. C.,	Needham,	$6,100 00	$98 00	$1 96
Hall, John T.,	Plymouth,	5,600 00	91 00	1 82
Harding, W. B.,	South Boston,	16,627 00	202 15	4 04
Hobart, Seth L.,	Hingham,	1,500 00	90 00	1 80
Hollis & Snow,	Boston,	2,530,522 00	18,072 80	361 46
Horton, Sparrow,	Woburn,	1,000 00	12 50	25
Howland, S. D.,	Fall River,	49,100 00	681 05	13 62
Hunt Brothers,	Athol,	38,050 00	504 78	10 10
† Judd, C. C.,	Holyoke,	20,900 00	189 43	3 79
Leonard & Lyman,	Westfield,	20,000 00	233 50	4 67
Lincoln, William, & Son,	Brookline,	24,000 00	246 00	4 92
Lyons, Samuel J.,	Greenfield,	21,725 00	256 65	5 13
Mann, Seth, 2d,	Randolph,	4,800 00	64 50	1 29
Morse, Aaron R.,	Haydenville,	10,650 00	129 75	2 59
Munn, John B.,	Holyoke,	44,000 00	380 73	7 61
Murdoch, F.,	Newton,	8,200 00	113 50	2 27
Otis, George,	Yarmouthport,	13,700 00	177 81	3 56
Piper & Sawyer,	Newburyport,	37,700 00	411 16	8 22
Plimpton, M. F.,	Fitchburg,	13,200 00	186 75	3 73
Puffer, Loring W.,	Brockton,	30,000 00	283 75	5 67
Pynchon, Jos. C.,	Springfield,	179,800 00	2,044 86	40 90
Rice, Henry,	North Attleborough,	11,060 00	140 84	2 82
Richards, Elias,	Weymouth,	21,100 00	128 25	2 56
Root, A. B., & Co.,	Pittsfield,	83,823 96	1,243 98	24 88
Sears & Bowers,	Boston,	402,650 95	3,899 96	78 00
Sears, W. B.,	Boston,	192,130 00	1,300 62	26 01
Selkirk, A. W.,	Great Barrington,	54,450 00	587 33	11 75
Serratt, Wm. D.,	Melrose,	26,825 00	362 19	7 24
Shattuck, John N.,	Natick,	77,275 00	779 72	15 59
Sibley, Simon H.,	Warren,	4,300 06	28 00	56

* Agency ceased Oct. 1, 1877. † Agency established Oct. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Slack, Darwin E.,	Malden,	$30,000 00	$329 00	$6 58
Stratton, Daniel W.,	Hudson,	20,300 00	231 13	4 62
Thayer, A. H.,	Wakefield,	325 00	4 06	08
Thompson & Reed,	Waltham,	3,600 00	181 10	3 62
Tillinghast & Alden,	New Bedford,	123,050 00	1,552 76	31 06
Trowbridge, Edwin,	Franklin,	7,000 00	137 25	2 74
Trowbridge, S. W.,	Brighton,	28,100 00	194 00	3 88
Upton, Daniel,	Adams,	13,175 00	165 25	3 30
Walker, Oliver,	Northampton,	165,215 00	1,303 87	26 07
Whitney, E. C.,	Marlborough,	36,100 00	450 82	9 02
Williams, S. A.,	Taunton,	78,893 00	995 10	19 90
		$5,695,179 20	$54,180 99	$1,083 58
GERMANIA INSURANCE COMPANY,	Newark, N.J.			
Adams, Edward F.,	Haverhill,	$10,500 00	$138 20	$2 76
* Barnes, William,	Marlborough,	2,000 00	38 03	76
Foote, William H.,	Westfield,	2,500 00	25 00	50
Grinnell, Lawrence,	New Bedford,	4,500 00	100 00	2 00
Hollis, E. P., & Co.,	Natick,	15,450 00	72 18	1 44
Lockey, John M.,	Leominster,	16,000 00	295 68	5 91
† Mann & Hutchins,	Lawrence,	3,500 00	55 00	1 10
Meldram, Nathan P.,	Manchester,	4,000 00	16 18	32
Montague, James S.,	Brookfield,	8,761 00	159 63	3 19
Paige, I. Henry,	Lowell,	17,400 00	174 17	3 48
Parker, F. C. & F. S,	Pittsfield,	1,500 00	22 50	45
Peck & Pierce,	Northampton,	8,000 00	90 25	1 80
Sproat, Charles W.,	Taunton,	4,450 00	176 90	3 54
Walden & Miller,	North Adams,	12,950 00	193 39	3 87

Warner, Earl, jun.,	Worcester,	$4,000 00	$69 75	$1 39
Warriner, S. C.,	Springfield,	120,066 00	1,575 12	31 50
Westgate, J. E., & Son,	Boston and Melrose,	857,903 72	9,517 95	190 36
‡ Whitney, J. Milton,	Fitchburg,	5,650 00	51 17	1 02
		$1,099,130 72	$12,771 10	$255 39
GERMANIA FIRE INSURANCE COMPANY,	New York, N.Y.			
Bell, Wesley K.,	Ipswich,	$11,200 00	$150 00	$3 00
Briggs, Andrew S.,	Taunton,	32,215 00	460 33	9 21
Bugbee & Mack,	Lawrence,	11,900 00	103 70	2 07
Davenport, George F.,	Medford,	30,449 00	433 12	8 66
Dunn, Thatcher B.,	Gardner,	9,950 00	107 73	2 15
Fitch, Dana K.,	Worcester,	147,545 00	1,828 82	36 58
Flagg & Dowlin,	North Adams,	24,500 00	204 84	4 10
Forbes, George E.,	Brookfield,	19,000 00	209 50	4 19
Frankle, Jones,	Haverhill,	48,650 00	496 20	9 92
Gordon, William R.,	Beverly,	66,665 00	769 29	15 39
Hall, John T.,	Plymouth,	2,875 00	33 50	67
Holman, Silas,	Fitchburg,	15,550 00	224 74	4 49
Hunt, George F.,	Lowell,	26,000 00	298 25	5 96
Leonard & Lyman,	Westfield,	23,000 00	279 17	5 58
Macintire, S. A.,	Salem,	55,300 00	715 45	14 31
Mercer & Whittemore,	Boston,	1,037,392 50	6,721 47	134 43
Parker, George G.,	Milford,	16,900 00	234 44	4 69
Phillips, Elisha M.,	Southbridge,	45,886 00	612 94	12 26
Reynard, Remington, & Co.,	Fall River,	23,850 00	337 99	6 76
Remington, J. A.,	Fall River,	42,400 00	524 77	10 50
Sargent, Bailey,	Merrimac,	17,800 00	310 00	6 20

* From Nov. 1, 1876, to April 10, 1877. † For two months. ‡ From Nov. 1, 1876, to Jan. 20, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Silsbee & Pickford,	Lynn,	$127,950 00	$2,021 67	$40 43
Van Campen, Hiram,	New Bedford,	77,475 00	1,293 24	25 86
		$1,914,452 50	$18,371 16	$367 41
GIRARD FIRE AND MARINE INSURANCE CO.,	Philadelphia, Pa.			
Brainard, J. C.,	Amherst,	$36,100 00	$398 63	$11 96
* Cardell, E. L.,	Lowell,	52,525 00	382 05	11 46
† Cardell, E. L., & Co.,	Lowell,	72,900 00	638 75	19 16
Daniels, George P.,	Salem,	28,900 00	423 01	12 69
Foote, William H.,	Westfield,	53,800 00	672 93	20 19
Fullerton, Charles D.,	Brockton,	7,500 00	90 00	2 70
Lockey & Dennis,	Fitchburg,	44,700 00	519 08	15 57
Norwood, John K., & Co.,	Lawrence,	38,575 00	619 57	18 59
Pynchon, Joseph C.,	Springfield,	114,680 00	1,242 67	37 28
Swords, James,	Boston,	1,018,406 16	6,827 73	204 83
Warner, Earl, jun ,	Worcester,	82,500 00	751 49	22 54
		$1,550,586 16	$12,565 91	$376 97
GLEN'S FALLS INSURANCE COMPANY,	Glen's Falls, N.Y.			
Chapin, A. W., & Co.,	Springfield,	$36,250 00	$381 65	$7 63
Crowell, John F.,	Worcester,	21,900 00	191 50	3 83
Goodman, James & Co.,	Boston,	717,944 49⅔	5,577 51	111 55
Munroe, A. C.,	Worcester,	37,000 00	403 01	8 06
Selkirk, A. W.,	Great Barrington,	24,388 00	330 69	6 61
Silsbee & Pickford,	Lynn,	111,325 00	1,807 52	36 15
Walden & Miller,	North Adams,	65,601 66	654 98	13 10
		$1,014,409 15	$9,346 86	$186 93

GRANITE INSURANCE COMPANY,	Richmond, Va.			
Cheppu, John T.,	Boston,	$167,323 93	$2,983 82	$59 68
GREAT WESTERN MARINE INSURANCE COMPANY,	New York, N.Y.			
Foster, Nathaniel, jun.,	Boston,	$6,526,373 00	$42,290 91	$845 82
GUARANTY FIRE INSURANCE COMPANY,	New York, N Y.			
Appleton, Z. A.,	Rockport,	$6,950 00	$86 65	$1 73
Brewer, Cyrus,	Boston,	545,271 00	3,487 19	69 74
Burnham, Edward,	Cambridgeport,	40,442 50	400 71	8 01
Chace & Slade,	Fall River,	23,750 00	188 31	3 77
Currier, Aug. N.,	Worcester,	12,000 00	184 56	3 69
Daggett & Richardson,	Attleborough,	1,000 00	9 70	19
Dunham & Wilson,	Pittsfield,	18,500 00	303 73	6 07
‡ Goodell, W. S.,	Haverhill,	5,200 00	27 25	54
§ Ladd Brothers & Co.,	Springfield,	39,200 00	411 46	8 23
Macintire, S. A.,	Salem,	7,311 00	121 02	2 42
Osgood, O. F.,	Lowell,	11,000 00	153 75	3 07
Pearson, F. W.,	Newton,	7,860 00	31 54	63
Pendergast, George H., & Co.,	Charlestown,	5,850 00	100 60	2 01
Tillinghast & Alden,	New Bedford,	30,420 00	364 43	7 29
		$754,754 50	$5,870 90	$117 39
GUARDIAN ASSURANCE COMPANY,	London, Eng.			
Hollis & Snow,	Boston,	$2,832,165 00	$15,047 03	$300 94
Sears & Bowers,	Boston,	622,271 00	4,351 85	87 04
Washburn, J. D.,	Worcester,	218,921 00	2,523 03	50 46
		$3,673,357 00	$21,921 91	$438 44

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877. ‡ Agency discontinued July 16, 1877. § Agency closed Aug. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GUARDIAN FIRE INSURANCE COMPANY,	New York, N.Y.			
Rothery, J. J. E.,	Boston,	$1,134,900 00	$5,986 13	$119 72
HAMBURG-BREMEN INSURANCE COMPANY,	Hamburg, Ger.			
Foster, Nathaniel, jun.,	Boston,	$2,243,675 00	$10,890 56	$217 81
Ware, George W.,	Worcester,	–	145 40	2 91
		$2,243,675 00	$11,035 96	$220 72
HANOVER FIRE INSURANCE COMPANY,	New York, N.Y.			
*Abbott, H. Edward,	Brookline,	$55,800 00	$808 29	$16 17
Appleton, Z A.,	Rockport,	57,850 00	591 55	11 83
Bates, Daniel J.,	Cohasset,	3,250 00	29 18	58
Briggs, Andrew S.,	Taunton,	57,898 00	815 49	16 31
Briggs, George H.,	Amesbury,	70,100 00	1,071 94	21 43
Brimhall, Elisha,	Clinton,	20,975 00	305 53	6 11
Burnham, Edward,	Cambridgeport,	237,675 00	2,273 12	45 46
Chace & Slade,	Fall River,	64,675 00	693 19	13 86
Clapp, Lafayette,	Easthampton,	36,100 00	352 83	7 06
Collins, Thomas C.,	Middleborough,	51,790 00	757 42	15 15
Crane, Wesley C.,	Somerville,	46,788 00	432 13	8 64
Currier, Aug. N.,	Worcester,	174,559 00	2,176 65	43 53
Daggett & Richardson,	Attleborough,	51,500 00	675 52	13 51
Damon, Isaac N.,	Lexington,	8,290 00	132 20	2 64
Danforth, William S.,	Plymouth,	34,300 00	482 25	9 64
Dunham & Wilson,	Pittsfield,	73,500 00	825 25	16 50
Dutcher, H., & Co.,	Sheffield,	19,100 00	221 25	4 42
Farnsworth, Ezra S.,	Newtonville,	29,450 00	249 55	4 99
Fiske, B. S., & Son,	Brighton,	28,295 00	438 80	8 78

Flagg & Dowlin,	North Adams,	$46,400 00	$457 20	$9 14
Goodell, W. S.,	Haverhill,	50,750 00	488 01	9 76
Gould, Jesse, & Son,	Chelsea,	71,210 00	804 27	16 08
Hastings, W. B., & Co.,	East Cambridge,	95,998 32	1,220 64	24 41
Higley, George T.,	Ashland,	6,500 00	78 50	1 57
Holman, Silas,	Fitchburg,	13,100 00	176 26	3 52
Hovey & Fenno,	Boston,	2,201,011 00	12,713 71	254 27
Howland, F. P., & Sons,	Abington,	74,375 00	838 90	16 78
Hunt Brothers,	Athol,	15,000 00	244 75	4 89
Johnson, R. B.,	Holyoke,	23,250 00	229 52	4 59
Johnson, William F.,	Lynn,	90,890 00	1,065 20	21 30
Kennedy, Thomas C.,	East Boston,	66,305 00	625 66	12 51
Ladd Brothers & Co.,	Springfield,	154,150 00	1,392 47	27 85
Leonard & Lyman,	Westfield,	41,250 00	419 00	8 38
Macintire, S. A.,	Salem,	49,622 00	603 24	12 06
Maynard, S. B.,	Marlborough,	19,600 00	200 48	4 01
Meserve, Clement,	Hopkinton,	29,615 00	514 23	10 28
Newcomb, Alex.,	Vineyard Haven,	43,100 00	693 00	13 86
Osgood, O. F.,	Lowell,	62,800 00	664 19	13 28
Parker, James O.,	Methuen,	53,475 00	712 35	14 25
Pearson, F. W.,	Newton,	29,716 00	299 70	5 99
Pendergast, George H., & Co.,	Charlestown,	93,212 50	1,154 64	23 09
Phillips Elisha M.,	Southbridge,	59,595 16	881 67	17 63
Piper & Sawyer,	Newburyport,	70,425 00	769 37	15 39
Porter, Samuel,	Beverly,	45,350 00	581 90	11 64
Puffer, Loring W.,	Brockton,	26,200 00	270 50	5 41
Thomas, Edward A.,	Amherst,	28,950 00	284 75	5 69
Tillinghast & Alden,	New Bedford,	121,870 00	1,559 22	31 18
Trowbridge, Edwin,	Franklin,	2,840 00	22 00	44

* From July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Walker, Oliver,	Northampton,	$122,300 00	$1,183 05	$23 66
Williams, Gorham D.,	Greenfield,	41,535 00	566 00	11 32
		$4,972,289 98	$45,046 52	$900 84
HARTFORD FIRE INSURANCE COMPANY,	Hartford, Conn.,			
Adams, Jos. S.,	Framingham,	$12,750 00	$125 39	$2 51
* Allen, James G.,	Palmer,	28,237 50	420 37	8 41
Carter, B. F., & Co.,	Newburyport,	154,878 50	1,763 91	35 28
Church, H. C.,	Lowell,	292,429 66	3,645 72	72 91
Collins, Thomas C.,	Middleborough,	10,600 00	149 50	2 99
Currier, Daniel,	Methuen,	15,305 00	112 60	2 25
Daggett & Richardson,	Attleborough,	49,950 00	604 87	12 09
Fisher, M. M.,	Medway,	59,275 00	1,003 97	20 08
Flagg & Dowlin,	North Adams,	46,045 00	581 83	11 64
Goodell, W. S.,	Haverhill,	116,800 00	1,185 27	23 71
Hall, John T.,	Plymouth,	16,000 00	194 62	3 89
Hovey & Fenno,	Boston,	4,474,408 00	29,028 50	580 57
Howe, Samuel E.,	Pittsfield,	126,900 00	1,367 68	27 35
Hunt Brothers,	Athol,	75,741 67	1,058 82	21 18
Hyde, James F. C.,	Newton,	50,100 00	524 94	10 50
Johnson, R. B.,	Holyoke,	212,275 00	2,172 91	43 46
Johnson, Waldo,	Webster,	64,364 00	855 47	17 11
Lane Otis,	Ware,	41,550 00	680 75	13 61
Leonard & Lyman,	Westfield,	81,800 00	998 05	19 96
Lyons, Samuel J.,	Greenfield,	135,754 17	1,677 20	33 54
Morris, Edward F.,	Monson,	50,950 00	486 50	9 73
Northey, William,	Salem,	313,147 00	2,854 52	57 09
Packard, S. Franklin,	Brockton,	88,125 00	1,043 60	20 87

Parker, George G.,	Milford,	$26,800 00	$438 75	$8 77
Peck & Pierce,	Northampton,	207,885 00	2,050 42	41 01
Phillips, Elisha M.,	Southbridge,	142,234 16	1,896 61	37 93
Puffer, George D.,	Saxonville,	33,700 00	361 99	7 24
Pynchon, Jos. C.,	Springfield,	566,272 50	6,516 53	130 33
Siggins, Thomas,	Great Barrington,	10,300 00	138 56	2 77
Silsbee & Pickford,	Lynn,	331,745 00	4,575 70	91 51
Skerry, S. H., & Co.,	North Brookfield,	77,175 00	1,139 36	22 78
Slade, John P.,	Fall River,	232,075 00	2,082 41	41 65
Stacy, S. A., & Son,	Gloucester,	109,250 00	1,358 61	27 17
Stevens, Charles G., & Son,	Clinton,	14,774 00	265 26	5 31
Tapley, Charles,	Peabody,	135,955 00	1,620 75	32 41
Tillinghast & Alden,	New Bedford,	217,940 00	2,839 90	56 80
Upton & Willis,	Fitchburg,	59,285 00	708 36	14 17
Viles, Daniel F.,	Waltham,	150,400 00	1,662 77	33 25
Washburn, George A.,	South Framingham,	19,700 00	290 00	5 80
Washburn, J. D.,	Worcester,	696,379 00	10,061 84	201 24
White, Nathaniel G.,	Lawrence,	97,550 00	843 64	16 87
Whitney, E. C.,	Marlborough,	70,425 00	740 51	14 81
Williams, S. A.,	Taunton,	151,853 00	2,038 08	40 76
		$9,869,083 16	$94,167 04	$1,883 31
HARTFORD STEAM-BOILER INSURANCE COMPANY,	Hartford, Conn.			
Chamberlain, W. S.,	Boston,	$1,554,799 00	$18,337 16	$366 74
Freeman, D. C.,	Hartford, Conn.,	339,800 00	3,852 15	77 04
Smith, John L.,	Providence, R. I.,	238,100 00	2,581 26	51 63
		$2,132,699 00	$24,770 57	$495 41

* Agency closed July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
HOFFMAN FIRE INSURANCE COMPANY,	New York, N. Y.			
Paige, John C.,	Boston,	$984,485 58	$11,640 03	$232 80
Sears & Bowers,	Boston,	236,455 00	2,921 74	58 43
Sears, W. B.,	Boston,	71,879 50	912 33	18 25
Tillinghast & Alden,	New Bedford,	55,245 00	824 25	16 48
		$1,348,065 08	$16,298 35	$325 96
HOME INSURANCE COMPANY,	Columbus, Ohio.			
Church, H. C.,	Lowell,	$15,350 00	$223 50	$4 47
Clapp, Lafayette,	Easthampton,	9,900 00	123 00	2 46
Eldred, E., & Co.,	Worcester,	111,448 00	1,305 45	26 11
Francis, Fred A.,	Pittsfield,	23,600 00	388 05	7 76
Frankle, Jones,	Haverhill,	10,702 00	112 86	2 26
Howland, S. D.,	Fall River,	38,800 00	550 88	11 02
Lincoln, William, & Co.,	Warren,	41,501 00	579 44	11 59
Norwood, John K., & Co.,	Lawrence,	6,725 00	133 08	2 66
Peck & Pierce,	Northampton,	6,655 00	56 28	1 13
Plimpton, Merrill F.,	Fitchburg,	40.008 00	523 75	10 47
Sawyer & Blake,	Boston,	691,386 53	8,759 27	175 19
Shattuck, John N.,	Natick,	7,700 00	57 82	1 16
Silsbee & Pickford,	Lynn,	56 200 00	826 01	16 52
Stevenson & Dutton,	Pittsfield,	10,375 00	234 62	4 70
Wood, B. L.,	Taunton,	25,853 25	438 90	8 78
		$1,096,203 78	$14,312 91	$286 28
HOME INSURANCE COMPANY,	New York, N. Y.			
Adams, J. S., & C.,	Amherst,	$22,150 00	$321 12	$6 42
Adams, Joseph S.,	Framingham,	45,664 00	500 49	10 01

Alden, Jared F.,	Middleborough,	$39,450 00	$563 35	$11 27
Allen, Frederick,	Palmer,	50,025 00	611 86	12 24
* Allen, James G.,	Palmer,	53,400 00	716 06	14 32
Andrus, F. O.,	Sheffield,	39,000 00	400 77	8 01
Baker, George M.,	Marshfield,	6,000 00	65 42	1 31
Baker, Henry N.,	Newtonville,	52,875 00	456 70	9 13
Barrett, R. F.,	Concord,	180,830 00	1,287 23	25 74
Barton, S. R., & Co.,	Webster,	79,580 00	1,132 68	22 65
Bacheller, Amos,	Sutton,	28,410 00	248 27	4 97
Bell, Wesley K.,	Ipswich,	8,950 00	114 87	2 30
Billings, George A.,	Hatfield,	1,000 00	13 50	27
Billings, Henry W.,	Conway,	34,300 00	412 06	8 24
Boyden, Warren,	Walpole,	144,612 00	1,896 51	37 93
Bridgeman, William E.,	Belchertown,	2,900 00	31 00	62
Briggs, Andrew S.,	Taunton,	160,558 00	2,016 48	40 33
Brimhall, Elisha,	Clinton,	30,200 00	419 19	8 38
Brown, Samuel W.,	Brimfield,	3,000 00	31 00	62
Burnham, Edward,	Cambridgeport,	179,775 00	1,698 58	33 97
Chapin, A. W., & Co.,	Springfield,	595,525 00	6,352 49	127 05
Chapin, Charles M.,	Hyde Park,	38,975 00	586 80	11 74
Childs, H. S.,	Deerfield,	23,150 00	261 34	5 23
Church, Myron L.,	Huntington,	4,000 00	70 47	1 41
Clapp, Lafayette,	Easthampton,	126,900 00	1,363 07	27 26
Colton, Edwin K.,	Longmeadow,	16,925 00	169 69	3 39
Corkins, Charles R.,	Reading,	190,529 00	2,263 64	45 27
Crane, Wesley C.,	Somerville,	88,213 00	715 36	14 31
Curtis, Orson B.,	Colrain,	20,700 00	259 49	5 19
Cutler, Nahum S.,	Bernardston,	55,200 00	717 48	14 35
Daggett & Richardson,	Attleborough,	73,175 00	918 65	18 37
Darling, Uriah T.,	Leyden,	13,195 00	146 30	2 93

* Agency closed July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Demond, W. E.,	West Springfield,	$21,450 00	$236 50	$4 73
Denney, Charles A.,	Leicester,	45,350 34	616 82	12 34
Dickerman & Fowler,	Westfield,	51,850 00	596 62	11 93
Dickerman, E. W.,	Westfield,	46,400 00	530 95	10 62
Dunn, Thatcher B.,	Gardner,	14,050 00	190 36	3 81
Dwelley, Jedediah,	Hanover,	19,300 00	150 17	3 00
Ellison, Hollis, & Co.,	Boston,	954,059 00	7,187 00	143 74
Ely, George W.,	Wilbraham,	15,975 00	183 63	3 67
Everett, J. Mason,	Canton,	42,850 00	526 10	10 52
Faulkner, Winthrop,	Grafton,	2,000 00	23 00	46
Faunce, George B.,	Boston,	406,347 50	3,905 05	78 10
Fayerweather, J. A.,	Westborough,	22,200 00	209 00	4 18
Fisher, M. M.,	Medway,	186,953 33	2,817 56	56 35
Fiske, A. A.,	Wenham,	609 00	9 00	18
Fiske, George B.,	Holliston,	38,515 00	426 35	8 52
Flagg & Dowlin,	North Adams,	158,065 00	1,795 73	35 91
Foward, Joseph M.,	Southwick,	6,650 00	72 50	1 45
Gay, Willard,	Norwood,	15,500 00	85 00	1 70
George, J. Phillips,	Jamaica Plain,	72,795 00	988 88	19 78
Goddard, Ira N.,	Millbury,	10,300 00	150 68	3 01
Goodell, Walter S.,	Haverhill,	146,250 00	1,507 55	30 15
Gordon, William R.,	Beverly,	4,500 00	56 25	1 12
Gould, Jesse, & Son,	Chelsea,	372,100 80	4,152 56	83 05
Green, Darius A.,	Medford,	15,300 00	264 50	5 29
Greenwood, C. C.,	Needham,	40,350 00	677 30	13 54
Guild, Francis,	Dedham,	6,777 00	111 16	2 22
Hale, Otis F,	Gill,	2,100 00	22 87	46
Hall, John T.,	Plymouth,	176,150 00	2,249 93	45 00

Hapgood, George D.,	Chester,	$17,065 00	$230 10	$4 60
Harding, W. B.,	South Boston,	77,655 00	742 87	14 86
Hardwick, John,	Quincy,	65,625 00	883 49	17 67
Hayden, C. L.,	South Deerfield,	63,825 00	772 64	15 45
Hayden, Joseph P.,	Wareham,	22,700 00	323 00	6 46
Hayward, S. A., & Co.,	Brockton,	172,675 00	2,103 00	42 06
Higley, George T.,	Ashland,	33,550 00	306 42	6 13
Hobart, Seth L.,	Hingham,	22,825 00	318 75	6 37
Holbrook, Leander,	Milford,	19,000 00	244 35	4 89
Hollis & Snow,	Boston,	3,832,961 00	24,291 66	485 83
Hollis, E. P., & Co.,	Natick,	115,125 00	1,244 35	24 89
Holman, Silas,	Fitchburg,	69,175 00	775 68	15 51
Horton, Sparrow,	Woburn,	53,650 00	834 20	16 68
Howland, F. P., & Sons,	Abington,	58,900 00	848 50	16 97
Hunt Brothers,	Athol,	78,750 00	975 89	19 51
Hyde, James F. C.,	Newton,	33,400 00	487 75	9 75
Ingraham, W. H.,	Watertown,	49,775 00	774 10	15 48
Jennings, Albert,	Wellesley,	13,500 00	83 91	1 67
Jewett, Charles E.,	Georgetown,	5,000 00	59 00	1 18
Johnson, B. S ,	Haydenville,	139,100 00	1,688 58	33 77
Johnson, R. B ,	Holyoke,	88,050 00	849 03	16 98
Joslin, James T.,	Hudson,	10,000 00	134 00	2 68
Kennedy, Thomas C.,	East Boston,	168,460 00	1,545 47	30 91
Kimball, William L.,	Littleton,	11,850 00	144 00	2 88
Kirkland, Harvey,	Northampton,	87,400 00	1,175 25	23 50
Lane, Otis,	Ware,	54,900 00	736 25	14 72
Leonard, James F ,	Foxborough,	9,600 00	146 13	2 92
Lincoln, Wm., & Son,	Brookline,	35,000 00	261 75	5 23
Macintire, S. A.,	Salem,	311,690 00	4,354 84	87 10
Macy, George W.,	Nantucket,	20,700 00	321 62	6 43
Mann, Seth, 2d,	Randolph,	30,350 00	404 17	8 08

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Mansfield, J. D ,	Wakefield,	$12,150 00	$201 82	$4 04
Manton, Moses M.,	Charlemont,	78,100 00	1,067 06	21 34
Meldram, Nathan P.,	Manchester,	4,325 00	65 13	1 30
Merrill, E. S.,	Winchendon,	4,500 00	75 00	1 50
Meserve, Clement,	Hopkinton,	63,900 00	982 07	19 64
Mixer, A. E ,	Chester,	7,090 00	127 78	2 56
Murdoch, F.,	Newton,	41,825 00	440 88	8 82
Osgood, O. F.,	Lowell,	153,370 00	1,767 49	35 35
Otis, George,	Yarmouth Port,	146,018 00	1,872 85	37 46
Parks Horace,	Russell,	8,250 00	109 40	2 19
Paul, Abram C.,	Stoughton,	26,450 00	416 75	8 33
Pease & Selkirk,	Lee,	27,600 00	299 13	5 98
Pendergast, George H.,	Charlestown,	9,600 00	145 75	2 91
Phillips, Elisha M.,	Southbridge,	57,100 00	617 90	12 36
Piper & Sawyer,	Newburyport,	381,390 00	4,457 37	89 15
Pomeroy, Charles,	Northfield,	20,250 00	242 75	4 85
Pope, Henry,	Milton,	8,600 00	104 24	2 08
Porter, Eleazer,	Hadley,	5,250 00	64 05	1 28
Porter, John W.,	Neponset,	27,600 00	368 51	7 37
Potter, Nathan D.,	Enfield,	10,300 00	119 75	2 39
Proctor, Abel R.,	Arlington,	6,100 00	67 75	1 35
Reed, E. M.,	Mansfield,	38,450 00	545 00	10 90
Rice, Henry,	North Attleborough,	28,060 00	420 82	8 42
Richards, Elias,	Weymouth,	102,350 00	1,270 03	25 40
Root, A. B.,	Pittsfield,	197,799 00	2,416 13	48 32
Royce, Frank A.,	Wales,	5,810 00	60 08	1 20
Selkirk, A. W.,	Great Barrington,	104,555 00	1,052 53	21 05
Serratt, William D.,	Melrose,	57,710 00	530 85	10 62

Sibley, Simon H.,	Warren,	$3,200 00	$29 25	$0 58
Silsbee & Pickford,	Lynn,	318,775 00	4,289 73	85 79
Skerry, S. H., & Co.,	North Brookfield,	48,175 00	637 17	12 74
Slack, Darwin E.,	Malden,	127,975 00	1,263 68	25 27
Slade, John P.,	Fall River,	197,345 00	1,515 45	30 31
Smart, Joseph A.,	Andover,	25,300 00	398 25	7 96
Smith, Henry A.,	Stoneham,	54,110 00	772 94	15 46
Spellman, Solomon C.,	South Wilbraham,	16,150 00	289 50	5 79
Stacy, S. A., & Son,	Gloucester,	64,900 00	1,344 00	26 88
Sturgis, William L.,	Lynn and Manchester,	2,000 00	15 00	30
Swan, Albert D.,	Lawrence,	311,240 00	3,398 91	67 98
Taft, C. R.	Williamstown,	15,750 00	208 13	4 16
Tarr, J. Trueman, & Co.,	Rockport,	21,000 00	255 63	5 11
Tillinghast & Alden,	New Bedford,	395,340 00	4,636 78	92 74
Viles, Daniel F.,	Waltham,	51,950 00	699 73	13 99
Washburn, J. D.,	Worcester,	443,988 00	5,965 22	119 30
Wellington, H. H.,	Adams,	93,625 00	953 50	19 07
Wetherbee & Nutter,	Brighton,	36,550 00	584 00	11 68
White, Luther,	Chicopee,	34,975 00	454 75	9 09
Whitney, E. C.,	Marlborough,	39,525 00	359 74	7 19
Wight, Henry K.,	Springfield,	24,600 00	362 75	7 25
Wilder, Joseph H.,	Shelburne Falls,	20,350 00	198 40	3 97
Williams, Gorham D.,	Greenfield,	81,525 00	837 58	16 75
Wright, Charles P.,	Montague,	5,800 00	66 11	1 32
		$15,144,818 97	$154,010 76	$3,080 06
HOME INSURANCE COMPANY,	Newark, N.J.			
Faunce Sewall A.,	Boston,	$679,105 00	$4,429 61	$88 59
Howe Samuel E.,	Pittsfield,	15,500 00	154 38	3 09
Judd, Warner & Co.,	Springfield,	70,717 00	999 51	19 99

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parks, L. C.,	Worcester,	$46,505 00	$633 57	$12 67
Peck & Pierce,	Northampton,	4,500 00	41 00	82
		$816,327 00	$6,258 07	$125 16
HOWARD INSURANCE COMPANY,	New York, N.Y.			
Bowker, Albert,	Boston,	$768,925 00	$4,877 59	$97 55
Bugbee & Mack,	Lawrence,	43,400 00	542 11	10 84
Covel & Haffards,	Fall River,	27,100 00	131 50	2 63
Hunt, George F.,	Lowell,	3,500 00	37 25	74
Kendall, George E.,	Worcester,	96,630 00	1,619 23	32 38
Macintire, S. A.,	Salem,	11,500 00	159 92	3 20
Pynchon, Joseph C.,	Springfield,	20,000 00	132 50	2 65
		$971,055 00	$7,500 10	$149 99
HUMBOLDT INSURANCE COMPANY,	Newark, N.J.			
Beer, Enoch H.,	North Adams,	$10,466 66	$162 54	$3 25
Brown Brothers,	Holyoke,	18,266 00	284 75	5 69
* Cardell, E. L.,	Lowell,	1,560 00	27 30	55
† Cardell, E. L., & Co.,	Lowell,	31,736 00	547 63	10 95
Chaffee, J. C.,	Lee,	1,500 00	26 25	52
Dunham & Wilson,	Pittsfield,	3,700 00	96 55	1 93
Edwards, John, & Co.,	Lawrence,	17,825 00	340 70	6 81
Foote, William H.,	Westfield,	22,350 00	227 95	4 56
‡ Goodell, William S.,	Worcester,	29,075 00	532 97	10 66
Jones, Arthur H.,	Athol,	6,400 00	267 37	5 35
Lincoln, C. S.,	Warren,	30,913 00	372 83	7 46
Lockey & Dennis,	Fitchburg,	16,150 00	356 50	7 13
Martin, William,	North Adams,	21,000 00	229 80	4 60

Mellen, George F., & Co.,	Fall River,	$20,033 00	$276 72	$5 53
Merrifield, H. K., & Co.,	Boston,	620.990 33	6,544 00	130 88
Otis, George,	Yarmouthport,	5,150 00	64 35	1 29
Parker, F. C. & F. S.,	Pittsfield,	10,770 00	138 00	2 76
Parkhurst, C. S.,	Springfield,	2,000 00	25 00	50
Parks, L. C.,	Worcester,	36,655 00	558 16	11 16
Peck & Pierce,	Northampton,	19,960 00	252 19	5 04
Selkirk, A. W.,	Great Barrington,	22,250 00	406 37	8 13
Stone, Daniel,	North Dana,	6,700 00	70 82	1 42
Thomas, Edward A.,	Amherst,	11,200 00	326 76	6 53
Van Campen, Hiram,	New Bedford,	21,841 00	426 91	8 54
Warner, Earl, jun.,	Worcester,	68,630 00	1,128 41	22 57
Washburn, J. P.,	Barnstable,	6,500 00	101 98	2 03
Wood, B. L.,	Taunton,	19,500 00	325 04	6 50
		$1,083,130 99	$14,117 85	$282 34
IMPERIAL FIRE INSURANCE COMPANY,	London, England.			
Alden, Jared F.,	Middleborough,	$10,000 00	$131 30	$2 63
Allison, Henry,	Fitchburg,	19,425 00	262 47	5 25
Ballard, E. O.,	Marlborough,	29,991 50	420 12	8 40
Bird, H.,	Cambridge,	70,438 00	911 97	18 24
Church, H. C.,	Lowell,	15,100 00	301 50	6 03
Conn, George H.,	Woburn,	61,962 33½	774 70½	15 49
Daggett & Richardson,	Attleborough,	37,250 00	391 36	7 83
Dunham & Wilson,	Pittsfield,	78,550 00	787 47	15 74
Edwards, John, & Co.,	Lawrence,	59,160 00	788 65	15 77
Fisher, Fred. L.,	Medway,	39,500 00	560 00	11 20
Fiske, George B.,	Holliston,	4,700 00	67 00	1 34
Fitch, Dana K.,	Worcester,	32,950 00	299 22	5 98
Fowler & Kendall,	Salem,	24,800 00	337 00	6 74

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Oct. 1, 1877. ‡ From March 1, 1877, to July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fullerton, Charles D.,	Brockton,	$100,700 00	$1,124 65	$22 49
Gifford, S. S.,	Provincetown,	5,975 00	67 12	1 34
* Gilman, F. L.,	New Bedford,	22,100 00	323 81	6 48
Goodell, Walter S.,	Haverhill,	67,675 00	557 47½	11 15
Grinnell, L., & Son,	New Bedford,	61,850 00	489 83	9 80
Hall, John T.,	Plymouth,	42,211 75	683 15	13 66
Holbrook, Leander,	Milford,	12,380 00	140 50	2 81
Hollis, E. P., & Co.,	Natick,	73,850 00	759 75	15 19
Holmes, J. W.,	Springfield,	247,152 00	2,516 85	50 34
Johnson, Waldo,	Webster,	7,500 00	103 50	2 07
Lincoln, William, & Co.,	Warren,	58,922 00	637 10	12 74
Macintire, S. A.,	Salem,	33,600 00	479 50	9 59
Otis, George,	Yarmouthport,	6,350 00	80 02	1 60
Paige, John C.,	Boston,	2,307,628 22	17,785 61	355 71
Peck, Benjamin W.,	Holyoke,	21,725 00	230 44	4 61
Piper & Sawyer,	Newburyport,	33,250 00	254 35	5 09
Sager, F. E.,	Holliston,	2,905 00	82 62	1 65
Serratt, W. D.,	Melrose,	14,675 00	124 87	2 50
Silsbee & Pickford,	Lynn,	147,575 00	2,008 04	40 16
Slade, John P.,	Fall River,	71,776 00	682 27	13 65
Stacy S. A., & Son,	Gloucester,	32,750 00	429 65	8 59
Tapley, Charles,	Peabody,	61,225 00	640 74	12 81
Walker, Oliver,	Northampton,	104,550 00	887 58	17 75
Ware, G. W.,	Worcester,	–	233 60	4 67
† Whitaker, C. F., & Co.,	North Adams,	17,125 00	233 57	4 67
‡ Whitaker, V. A.,	North Adams,	12,625 00	162 49	3 24
Williams, S. A.,	Taunton,	69,700 00	978 64	19 57
		$4,121,601 80½	$38,730 49	$774 57

INSURANCE COMPANY, STATE OF PENNSYLVANIA, Philadelphia, Penn.				
Pope, Richard, ... Boston, ...	$816,769 33	$8,310 44	$249 31	
IRVING INSURANCE COMPANY, ... New York, N.Y.				
Ellison, Hollis, & Co., ... Boston, ...	$158,432 00	$1,504 70	$30 09	
Ellison, Wm. H., ... Boston, ...	329,194 00	3,244 47	64 89	
§ Mann & Hutchins, ... Lawrence, ...	4,150 00	50 12	1 00	
Walden & Miller, ... North Adams, ...	1,250 00	34 37	69	
Walker, Oliver, ... Northampton, ...	52,350 00	327 79	6 55	
	$545,376 00	$5,161 45	$103 22	
KNICKERBOCKER CASUALTY COMPANY, . . New York, N.Y.				
Broad, Wm. M., & Co., ... Baldwinsville, ...	$18,263 65	$78 81	$1 58	
Myers, Byron P., ... Adams, ...	117,000 00	105 45	2 11	
Warriner, S. C., ... Springfield, ...	411 70	14 41	29	
	$135,675 35	$198 67	$3 98	
LAMAR INSURANCE COMPANY., ... New York, N.Y.				
Lincoln, William, & Co., ... Warren, ...	$7,157 00	$79 05	$1 58	
Northey, William, ... Salem, ...	186,025 00	854 79	17 09	
Sawyer & Blake, ... Boston, ...	989,134 50	9,329 87	186 60	
	$1,182,316 50	$10,263 71	$205 27	
LANCASHIRE INSURANCE COMPANY, . . . Manchester, Eng.				
Allison, Henry, ... Fitchburg, ...	$28,550 00	$415 64	$8 31	
Bacon, H. S., ... Milford, ...	40,350 00	581 86	11 63	
Bugbee, A. V., ... Lawrence, ...	28,065 00	381 69	7 63	
Collins, Thomas C., ... Middleborough, ...	21,750 00	284 45	5 69	
Daggett & Richardson, ... Attleborough, ...	44,900 00	675 44	13 50	
Dane, John T., ... Clinton, ...	2,900 00	54 00	1 08	

* To April 1, 1877. † Commenced July 1, 1877. ‡ Agency ceased July 1, 1877. § For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ellison, Hollis, & Co.,	Boston,	$910,655 00	$7,487 61	$149 75
Ellison, William H.,	Boston,	1,763,161 00	12,429 49	248 59
Fitch, Dana K.,	Worcester,	220,378 33	2,660 82	53 22
Fowler & Kendall,	Salem,	72,550 00	1,120 64	22 41
Goodell, W. S.,	Haverhill,	99,400 00	1,119 92	22 40
Gould, Jesse, & Son,	Chelsea	62,101 80	977 91	19 56
Hall, John T.,	Plymouth,	32,800 00	455 82	9 12
Hardwick, John,	Quincy,	24,910 00	365 12	7 30
Hastings, W. B., & Co.,	East Cambridge,	150,170 00	1,784 82	35 70
Hollis, E. P., & Co.,	Natick,	50,956 00	574 09	11 48
Holmes, J. W.,	Springfield,	396,851 66	4,521 60	90 43
Howland, S. D.,	Fall River,	108,532 80	1,041 44	20 83
Hunt, George F.,	Lowell,	24,200 00	271 15	5 42
Lincoln, William, & Co.,	Warren,	116,997 00	1,209 50	24 19
Peck & Pierce,	Northampton,	37,500 00	410 02	8 20
Pendergast, George H., & Co.,	Charlestown,	96,114 00	1,180 54	23 61
Porter, Samuel,	Beverly,	20,000 00	242 50	4 85
Puffer, Loring W.,	Brockton,	26,100 00	252 00	5 04
Richards, Elias,	Weymouth,	25,100 00	247 88	4 96
Robinson, R. B.,	Westfield,	35,850 00	580 69	11 61
Siggins, Thomas,	Great Barrington,	25,700 00	348 03	6 96
Stevenson & Dutton,	Pittsfield,	22,000 00	502 50	10 05
Stevenson, John M.,	Pittsfield,	19,650 00	213 98	4 28
Thomas, Edward A.,	Amherst,	22,400 00	352 60	7 05
Van Campen, Hiram,	New Bedford,	98,850 00	1,700 79	34 02
* Whitaker, C. F., & Co.,	North Adams,	13,700 00	224 50	4 49
† Whitaker, V. A.,	North Adams,	14,200 00	180 35	3 61

Whitney, E. C.,	Marlborough,	$13,000 00	$154 36	$3 09
Williams, S. A.,	Taunton,	90,987 00	1,181 61	23 63
		$4,761,329 59	$46,185 36	$923 69
LIVERPOOL AND LONDON AND GLOBE INS. CO.,	Liverpool, Eng.			
Bell, Wesley K.,	Ipswich,	$7,600 00	$165 94	$3 32
Brewster & Graves,	Newburyport,	154,221 00	1,355 45	27 11
Briggs, Andrew S.,	Taunton,	126,447 00	1,745 17	34 90
Brown, Henry A.,	Salem,	197,065 00	2,937 64	58 75
Chapin & Williams,	Greenfield,	47,582 00	535 73	10 71
Church, H. C.,	Lowell,	54,391 66	818 93	16 38
Clark, W. E.,	Framingham,	166,650 00	2,028 00	40 56
Collins, Thomas C.,	Middleborough,	21,550 00	252 19	5 04
Conn, George H.,	Woburn,	349,964 80	4,504 98	90 10
Daggett & Richardson,	Attleborough,	35,100 00	507 40	10 15
Dickerman & Fowler,	Westfield,	26,500 00	231 00	4 62
Dickerman, E. W.,	Westfield,	11,000 00	152 50	3 05
Dodd, S., & Co.,	Gloucester,	155,365 00	1,951 83	39 04
Farwell, Royal E.,	Natick,	93,225 50	1,259 71	25 19
Fisher, M. M.,	Medway,	67,400 00	884 65	17 69
Fiske, George B.,	Holliston,	17,550 00	215 75	4 31
Flagg & Dowlin,	North Adams,	36,500 00	362 50	7 25
Francis, Fred A.,	Pittsfield,	88,025 00	1,071 10	21 42
Frankle, Jones,	Haverhill,	133,550 00	1,378 46	27 57
Gordon, William R.,	Beverly,	52,200 00	693 06	13 86
Grinnell, Lawrence,	New Bedford,	613,150 00	6,555 79	131 12
Guild, Charles E.,	Boston,	15,749,299 92	86,736 86	1,734 74
Hall, John T.,	Plymouth,	15,100 00	204 25	4 08
Holbrook, Leander,	Milford,	18,000 00	208 40	4 17
Holman, Silas,	Fitchburg,	1,206,950 00	8,794 55	175 89

* Commenced July 1, 1877. † Agency ceased July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Holmes, J. W.,	Springfield,	$748,520 66	$8,065 24	$161 30
Howland, F. P., & Sons,	Abington,	69,200 00	828 39	16 57
* Judd, C. C.,	Holyoke,	22,300 00	246 16	4 92
Lincoln, William, & Co.,	Warren,	1,167,763 00	11,796 42	235 93
Lockey & Dennis,	Fitchburg,	23,969 00	325 09	6 50
Maynard, S. B.,	Marlborough,	70,305 00	628 59	12 57
Monroe, A. C.,	Worcester,	288,691 00	3,346 43	66 93
Osgood, O. F.,	Lowell,	4,300 00	98 50	1 97
Pease, Joseph T.,	Edgartown,	69,850 00	1,216 27	24 33
Puffer, Loring W.,	Brockton,	55,500 00	644 25	12 88
Sager, F. E.,	Holliston,	4,800 00	64 50	1 29
Selkirk, A. W.,	Great Barrington,	33,450 00	412 25	8 24
Silsbee & Pickford,	Lynn,	207,280 00	3,544 37	70 89
Slade, John P.,	Fall River,	212,680 00	2,381 14	47 62
Stevens, C. G., & Son,	Clinton,	22,050 00	373 12	7 46
Stevenson & Dutton,	Pittsfield,	94,500 00	965 42	19 30
Stratton, Daniel W.,	Hudson,	35,800 00	494 25	9 88
Swan, Albert D.,	Lawrence,	111,850 00	1,462 48	29 25
Underhay, John,	Holbrook,	38,600 00	541 98	10 84
Underwood, George E.,	Ayer,	117,900 00	1,297 00	25 94
Walker, Oliver,	Northampton,	152,075 00	1,518 71	30 37
		$22,995,770 55	$165,802 40	$3,316 00
LONDON ASSURANCE COMPANY,	London, Eng.			
Brown, Henry A.,	Salem,	$77,223 00	$886 05	$17 72
Currier, Aug. N.,	Worcester,	405,988 00	4,211 76	84 24
Elliott, George M.,	Lowell,	33,800 00	338 02	6 76
Fullerton, Charles D.,	Brockton,	33,250 00	418 72	8 37

Howe, Samuel E.,	Pittsfield,	$65,100 00	$766 00	$15 32
Jones, Arthur H.,	Athol,	10,900 00	108 88	2 18
Judd, Warner, & Co.,	Springfield,	173,150 00	1,475 82	29 52
Judd, F. A.,	Springfield,	40,335 00	520 56	10 41
Lockey & Dennis,	Fitchburg,	33,075 00	437 73	8 75
Munn, John B.,	Holyoke,	52,125 00	536 50	10 73
Peck & Pierce,	Northampton,	66,350 00	828 95	16 58
Reed, T. Frank, & Co.,	Boston,	3,027,723 00	19,048 97	380 98
Robinson, R. B.,	Westfield,	67,492 00	822 66	16 45
Van Campen, Hiram,	New Bedford,	47,700 00	645 42	12 91
Washburn, W. N.,	Greenfield,	3,700 00	45 00	90
† Whitaker, C. F., & Co.,	North Adams,	15,300 00	204 00	4 08
		$4,153,211 00	$31,295 04	$625 90
Lorillard Insurance Company,	New York, N.Y.			
Appleton, Samuel,	Boston,	$1,039,294 00	$5,743 47	$114 87
Bugbee, A. V.,	Lawrence,	59,550 00	499 50	9 99
‡ Cardell, E. L.,	Lowell,	53,950 00	541 60	10 83
§ Cardell, E. L., & Co.,	Lowell,	82,855 00	750 38	15 01
Tillinghast & Alden,	New Bedford,	1,000 00	30 00	60
Warner, Earl, jun.,	Worcester,	31,700 00	296 00	5 92
		$1,268,349 00	$7,860 95	$157 22
Manayunk Insurance Company,	Philadelphia, Pa.			
Chace & Shaw,	Fall River,	$41,950 00	$185 91	$5 58
Church, H. C.,	Lowell,	10,500 00	187 50	5 62
Conn, George H.,	Woburn,	17,950 00	205 82	6 17
Currier, Aug. N.,	Worcester,	12,000 00	183 96	5 52
Fowler & Kendall,	Salem,	16,160 00	236 08	7 08
Hastings, W. B., & Co.,	East Cambridge,	62,616 66	1,195 52	35 87

* From Oct. 1, 1877. † Commenced Aug. 1, 1877. ‡ From Nov. 1, 1876, to Feb. 28, 1877. § From March 1, 1877, to Nov. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Holmes, J. W.,	Springfield,	$76,740 00	$1,113 69	$33 41
Howland, S. D.,	Fall River,	4,500 00	52 18	1 57
Leighton, Royal B.,	Boston,	588,772 00	4,432 87	132 99
Piper & Sawyer,	Newburyport,	7,000 00	75 10	2 25
		$838,188 66	$7,868 63	$236 06
MANHATTAN FIRE INSURANCE COMPANY,	New York, N.Y.			
Baker, Ezra,	Lynn,	$87,075 00	$1,483 60	$29 67
Chace & Slade,	Fall River,	66,330 00	702 44	14 05
Chapin & Williams,	Greenfield,	82,612 00	810 46	16 21
Chapin, A. W., & Co.,	Springfield,	249,599 25	3,813 11	76 26
Derby, John H.,	Salem,	1,500 00	18 75	37
Dunham & Wilson,	Pittsfield,	85,875 59	1,415 32	28 30
Frankle, Jones,	Haverhill,	47,750 00	607 85	12 16
Hunt, George F.,	Lowell,	33,475 00	394 76	7 90
*Judd, C. C.,	Holyoke,	2,750 00	40 00	80
Lincoln, William & Co.,	Warren,	101,809 00	1,523 50	30 47
Munroe, A. C.,	Worcester,	105,495 00	1,900 28	38 00
Stearns Brothers,	Boston,	2,425,700 50	26,300 76	526 02
Van Campen, Hiram,	New Bedford,	26,290 00	447 34	8 95
†Whitaker, C. F., & Co.,	North Adams,	30,000 00	538 10	10 76
		$3,346,261 34	$39,996 27	$799 92
MANUFACTURERS' INSURANCE COMPANY,	Newark, N.J.			
Adams, Edward F.,	Haverhill,	$6,350 00	$79 22	$1 58
Boardman, Charles H.,	Lynn,	55,075 00	906 95	18 14
‡Cardell, E. L., & Co.,	Lowell,	18,391 00	212 43	4 25
Chaffee, J. C.,	Lee,	9,000 00	76 76	1 54

§ Clark & Babb,	Boston,	$710,012 34	$6,525 77	$130 52
Coveney, J. W.,	East Cambridge,	28,650 00	392 50	7 85
Crowell, John F.,	Worcester,	82,141 00	1,054 40	21 09
Daniels, George P.,	Salem,	45,516 67	706 09	14 12
Hathaway, B. A.,	Plymouth,	10,825 00	130 38	2 61
‖ Judd, C. C.,	Holyoke,	3,700 00	48 38	97
Lockey & Dennis,	Fitchburg,	14,253 00	361 81	7 24
Meldram, N. P.,	Manchester,	6,750 00	81 88	1 64
Parker, F. C. & F. S.,	Pittsfield,	2,650 00	50 75	1 01
Peck & Pierce,	Northampton,	2,500 00	30 25	60
Walden & Miller,	North Adams,	23,400 00	267 25	5 34
		$1,019,214 01	$10,924 82	$218 50
MERCANTILE INSURANCE COMPANY,	Cleveland, O.			
Vinton, Hammond,	Boston,	$668,360 00	$5,706 43	$114 13
MERCANTILE FIRE INSURANCE COMPANY,	New York, N.Y.			
Hutchings, William V.,	Boston,	$662,284 00	$1,717 35	$34 35
MERCANTILE MUTUAL INSURANCE COMPANY,	New York, N.Y.			
Briggs, Andrew S.,	Taunton,	$35,311 00	$140 22	$2 80
Grinnell, Lawrence,	New Bedford,	859,503 00	20,563 44	411 27
Hutchings, W. V.,	Boston,	4,026,044 00	41,759 10	835 18
Ladd Brothers & Co.,	Springfield,	82,396 00	1,709 48	34 19
Remington, J. A.,	Fall River,	18,341 00	116 93	2 34
Reynard, Remington, & Co.,	Fall River,	18,444 00	100 39	2 01
		$5,040,039 00	$64,389 56	$1,287 79
MERCHANTS' INSURANCE COMPANY,	Newark, N.J.			
Brewster & Graves,	Newburyport,	$58,616 00	$526 90	$10 54

* Agency established Oct. 28, 1877. † Commenced Aug. 1, 1877. ‡ From July 1, 1877, to Nov. 1, 1877. § From Dec. 1, 1876, to Oct. 31, 1877. ‖ From Oct. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Brown Brothers,	Holyoke,	$65,207 00	$744 85	$14 90
Bush, Andrew L.,	Westfield,	37,900 00	406 68	8 13
*Cardell, E. L.,	Lowell,	45,408 33	423 73	8 47
†Cardell, E. L. & Co.,	Lowell,	77,103 00	606 95	12 14
Currier, Aug. N.,	Worcester,	135,940 00	1,716 00	34 32
Fuller & Risley,	Springfield,	27,000 00	316 74	6 33
Fuller, W. A.,	Springfield,	84,850 00	1,038 71	20 77
Fullerton, Charles D.,	Brockton,	32,600 00	402 80	8 06
Howe, Samuel E.,	Pittsfield,	19,250 00	175 00	3 50
Johnson, Thomas H.,	Salem,	76,075 00	1,004 20	20 08
‡Judd, C. C.,	Holyoke,	4,200 00	49 50	99
Kendall, Isaac B.,	Somerville,	82,250 00	795 76	15 92
Lockey & Dennis,	Fitchburg,	63,200 00	667 61	13 35
Norwood, John K., & Co.,	Lawrence,	107,850 00	1,444 71	28 89
Spalding, L. V.,	Haverhill,	30,400 00	308 25	6 16
Stone, Emerson,	Spencer,	19,850 00	276 85	5 54
Tracy, C. C.,	Northampton,	39,250 00	382 88	7 65
Wass, Robert H.,	Boston,	2,126,810 00	15,755 31	315 11
Whitaker, C. F., & Co.,	North Adams,	94,360 61	1,230 23	24 60
		$3,228,119 94	$28,273 66	$565 45
MERCHANTS' INSURANCE COMPANY,	New York, N.Y.			
Walley, Edward,	Dorchester,	$646,246 00	$3,206 43	$64 13
MERCHANTS' INSURANCE COMPANY,	Providence, R.I.			
Barton, S. R., & Co.,	Webster,	$43,843 00	$657 77	$13 16
Chadwick, William P.,	Edgartown,	7,250 00	112 00	2 24
Chaffee, J. C.,	Lee,	19,200 00	276 12	5 52

Chapin, A. W., & Co.,	Springfield,	$79,152 00	$1,076 08	$21 52
Derby, John H.,	Salem,	110,733 00	1,576 88	31 54
Dunham & Wilson,	Pittsfield,	21,565 00	250 58	5 01
Eddy, Peleg E.,	Boston,	1,421,704 00	17,014 02	340 28
Elliott, George M.,	Lowell,	24,750 00	385 08	7 70
Fisher, M. M.,	Medway,	36,850 00	532 22	10 64
Flagg & Dowlin,	North Adams,	6,700 00	90 00	1 80
Goodell, W. S.,	Haverhill,	4,500 00	90 50	1 81
Haskell, H. C. L.,	Gloucester,	22,300 00	284 00	5 68
Hatch, Riley B.,	Fitchburg,	22,050 00	321 30	6 43
Holbrook, Leander,	Milford,	11,950 00	192 95	3 86
Hunt Brothers,	Athol,	5,200 00	101 50	2 03
Kendall, George E.,	Worcester,	39,250 00	401 77	8 04
Lincoln, Wm., & Co.,	Warren,	22,775 00	334 12	6 68
Parks, Loren C.,	Worcester,	20,648 00	146 67	2 93
Reed & Brother,	Boston,	130,017 00	1,562 52	31 25
Remington, J. A.,	Fall River,	65,606 67	766 82	15 34
Reynard, Remington, & Co.,	Fall River,	29,740 00	664 99	13 30
Silsbee & Pickford,	Lynn,	77,950 00	1,342 01	26 84
Swain, Joseph B.,	Nantucket,	25,450 00	273 25	5 46
Tillinghast & Alden,	New Bedford,	66,600 00	1,046 13	20 92
Walker, Oliver,	Northampton,	50,397 22	429 52	8 59
Whitney, Milton B.,	Westfield,	31,050 00	331 83	6 64
Williams, S. A.,	Taunton,	10,650 00	185 12	3 70
		$2,407,880 89	$30,445 75	$608 91
MERIDEN FIRE INSURANCE COMPANY,	West Meriden, Ct.			
§ Abbott, H. E.,	Brookline,	$26,200 00	$541 12	$10 82
Briggs, George H.,	Amesbury,	3,150 00	78 30	1 57
Burnham, Edward,	Cambridgeport,	4,150 00	44 00	88

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877. ‡ Agency established Oct. 1, 1877. § From July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bush, Andrew L.,	Westfield,	$46,750 00	$530 58	$10 61
Coburn, George W., & Son,	Lowell,	31,000 00	425 13	8 50
Dunham & Wilson,	Pittsfield,	18,258 00	307 10	6 14
* Edwards, John, & Co.,	Lawrence,	43,295 00	666 64	13 33
Fay, Heman S.,	Marlborough,	1,500 00	18 75	37
† Follansbee, H. L.,	Gloucester,	20,100 00	378 30	7 57
Fowler & Kendall,	Salem,	42,550 00	610 80	12 22
Goodell, W. S.,	Haverhill,	23,820 00	370 96	7 42
Greene, William S.,	Fall River,	80.166 25	1,005 62	20 11
Hastings, W. B., & Co.,	East Cambridge,	84,539 27	1,258 84	25 18
Hatch, Riley B.,	Fitchburg,	5,900 00	103 90	2 08
Johnson, William F.,	Lynn,	44,350 00	525 01	10 50
Lincoln, Wm., & Co.,	Warren,	113,567 00	1,625 17	32 50
Machell, James,	Lawrence,	17,275 00	179 69	3 59
Merriam, C. A.,	Chelsea,	163,200 00	1,627 47	32 55
Pendergast, George H., & Co.,	Charlestown,	80,555 00	1,225 24	24 50
Reed & Brother,	Boston,	1,168,287 00	8,975 87	179 52
Tillinghast & Alden,	New Bedford,	70,000 00	1,123 90	22 48
Walker, Oliver,	Northampton,	50,000 00	388 16	7 76
Washburn, J. D.,	Worcester,	75,588 00	1,303 86	26 08
Wood, Benjamin L.,	Taunton,	28,050 00	425 97	8 52
		$2,242,250 52	$23,740 38	$474 80
METROPOLITAN PLATE GLASS INSURANCE CO.,	New York, N.Y.			
Bean, Jacob,	Boston,	$150,341 31	$4,730 43	$94 61
Judd & Gray,	Springfield,	4,171 55	133 68	2 67
Miles & Co.,	Pittsfield,	1,720 50	61 11	1 22
		$156,233 36	$4,925 22	$98 50

NATIONAL FIRE INSURANCE COMPANY,	Hartford, Conn.,				
Briggs, Andrew S.,	Taunton,	$80,017 00	$993 48	$19 87
Burnham, Edward,	Cambridgeport,	45,050 00	345 75	6 91
Church, H. C.,	Lowell,	65,025 00	969 52	19 39
Dunham & Wilson,	Pittsfield,	73,833 34	892 07	17 84
Fitch, Dana K.,	Worcester,	235,630 00	2,492 84	49 86
Flagg & Dowlin,	North Adams,	19,900 00	178 30	3 57
Fowler & Kendall,	Salem,	114,525 00	1,584 85	31 70
Goodell, W. S.,	Haverhill,	46,600 00	444 70	8 89
Hovey & Fenno,	Boston,	1,460,325 00	8,671 17	173 42
Johnson, William F.,	Lynn,	96,425 00	1,217 18	24 34
Lyons, Samuel J.,	Greenfield,	57,304 17	617 11	12 34
Mack, A. E.,	Lawrence,	79,475 00	805 77	16 11
Packard, S. Franklin,	Brockton,	36,315 00	378 14	7 56
Robinson, R. B.	Westfield,	52,100 00	609 61	12 19
Sawyer, John S.,	Cambridge,	10,850 00	145 92	2 92
Shepard, J. M., jun., & Co.,	Fall River,	167,835 00	1,290 81	25 82
Stevens, Charles G, & Son,	Clinton,	13,800 00	266 60	5 33
Tillinghast & Alden,	New Bedford,	87,826 00	1,070 36	21 41
Underwood, Porter,	Holyoke,	40,065 00	426 80	8 53
Upton & Willis,	Fitchburg,	18,100 00	192 00	3 84
Viles, Daniel F.,	Waltham,	51,825 00	753 06	15 06
Walker, Oliver,	Northampton,	104,668 70	1,100 61	22 01
Warriner, S. C.,	Springfield,	66,223 00	910 16	18 20
Wellington, H. H.,	Adams,	59,340 00	639 12	12 78
		$3,083,057 21	$26,995 93	$539 89
NATIONAL FIRE INSURANCE COMPANY,	Baltimore, Md.			
Allen, Frederick,	Palmer,	$3,943 00	$53 65	$1 07
Boardman & Earp,	Lynn,	46,550 00	685 73	13 71

* Commenced May 1, 1877. † Commencing Aug. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hill, John Q.,	Worcester,	$16,517 00	$192 25	$3 84
Hollis & Snow,	Boston,	350,345 00	3,295 62	65 91
		$417,355 00	$4,227 25	$84 53
NATIONAL FIRE INSURANCE COMPANY,	New York, N.Y.			
Boardman, Charles H.,	Lynn,	$64,925 00	$954 11	$19 08
Chapin, A. W., & Co.,	Springfield,	47,464 00	637 14	12 74
Corkins, Charles R.,	Charlestown,	5,425 00	79 72	1 59
Ellison, Hollis, & Co.,	Boston,	164,038 00	1,287 98	25 76
Everett, Edward F.,	Cambridge,	17,200 00	168 30	3 36
Fowler & Kendall,	Salem,	22,300 00	230 72	4 61
Fowler, Charles B.,	Salem,	4,500 00	85 00	1 70
Galacar, Charles E.,	Boston,	1,066,445 00	9,931 47	198 63
Goodell, W. S.,	Haverhill,	18,250 00	237 85	4 76
Harding, W. B.,	South Boston,	22,000 00	283 75	5 67
Hill, John Q.,	Worcester,	43,950 00	378 50	7 57
Howland, S. D.,	Fall River,	90,915 00	1,033 29	20 67
Kennedy, Thomas C.,	East Boston,	103,885 00	892 31	17 84
Liffler, Charles,	Boston Highlands,	22,225 00	259 68	5 19
		$1,693,522 00	$16,459 82	$329 17
NEW HAMPSHIRE FIRE INSURANCE COMPANY,	Manchester, N.H.			
Albro, J. G.,	North Attleborough,	$7,400 00	$105 25	$2 10
Almy, Charles,	New Bedford,	160,350 00	1,920 23	38 40
Boardman, Charles H.,	Lynn,	170,935 00	2,431 34	48 63
Briggs, George H.,	Amesbury,	51,400 00	809 52	16 19
Brimhall, Elisha,	Clinton,	2,500 00	59 50	1 19
Brown, Benjamin F.,	Charlestown,	125,600 00	1,779 34	35 59

Brown, John N.,	Boston,	$37,100 00	$371 50	$7 43
Carleton, W. A.,	Fitchburg,	4,800 00	53 14	1 06
Coburn, George W., & Son,	Lowell,	105,723 00	1,255 39	25 10
Collins, Thomas C.,	Middleborough,	9,150 00	127 80	2 56
Daggett & Richardson,	Attleborough,	23,300 00	255 67	5 11
Dunn, Thatcher B.,	Gardner,	1,850 00	28 38	57
Esty, F. M.,	Framingham,	17,456 00	254 75	5 09
Farwell, Royal E.,	Natick,	26,445 00	307 88	6 15
Faunce, Sewall A.,	Boston,	1,721,300 00	14,542 13	290 84
Fay, Heman S.,	Marlborough,	20,850 00	285 81	5 72
Frankle, Jones,	Haverhill,	69,450 00	814 17	16 28
Fullerton, Charles D.,	Brockton,	48,700 00	752 62	15 05
Greene, William S.,	Fall River,	118,552 41	1,759 43	35 19
Hatch, Riley B.,	Fitchburg,	10,500 00	197 50	3 95
Hinckley, Joseph W.,	Taunton,	118,710 75	1,918 55	38 37
Howe, Samuel E.,	Pittsfield,	14,000 00	159 75	3 19
Johnson, Thomas H.,	Salem,	61,550 00	935 92	18 72
Jones, Arthur H.,	Athol,	33,600 00	414 07	8 28
Joslin, James T.,	Hudson,	16,500 00	216 50	4 33
Kendall, George E.,	Worcester,	42,950 00	591 33	11 83
Lockey, John M.,	Leominster,	52,143 00	817 72	16 35
Munn, John B.,	Holyoke,	10,850 00	115 06	2 30
Parker, George G.,	Milford,	78,385 00	1,042 50	20 85
Parker, James O.,	Methuen,	74,525 00	867 17	17 34
Peck & Pierce,	Northampton,	59,115 00	670 88	13 42
Preston, N. W.,	East Douglas,	3,200 00	42 50	85
Reed, E. M.,	Mansfield,	32,925 00	455 89	9 12
Smith, Henry A.,	Stoneham,	66,955 00	737 37	14 75
Swift, Reuben W.,	Provincetown,	40,785 00	425 66	8 51
Thomas, Edward A.,	Amherst,	31,560 00	657 77	13 15
Trowbridge, Edwin,	Franklin,	3,700 00	14 25	28

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Underwood, George E.,	Ayer,	$144,400 00	$1,822 86	$36 46
Viles, Daniel F.,	Waltham,	21,150 00	255 62	5 11
Warriner, S. C.,	Springfield,	88,495 00	1,028 84	20 58
Whitney, M. B.,	Westfield,	20,800 00	224 51	4 49
Williams, Gorham D.,	Greenfield,	2,000 00	30 00	60
Young, Darius,	Newton,	32,800 00	382 20	7 64
		$3,784,460 16	$41,938 27	$838 72
NEW-YORK CITY INSURANCE COMPANY,	New York, N.Y.			
Goodman, James, & Co.,	Boston,	$198,397 00	$1,488 94	$29 78
Jordan, Lovett, & Co.,	Boston,	195,600 00	1,074 13	21 48
Walden & Miller,	North Adams,	850 00	18 25	36
		$394,847 00	$2,581 32	$51 62
NEW YORK AND BOSTON INSURANCE COMPANY,	New York, N.Y.			
Appleton, Samuel,	Boston,	$469,770 00	$3,705 41	$74 11
NEWARK CITY INSURANCE COMPANY,	Newark, N.J.			
Bacheller & Parsons,	Lynn,	$8,500 00	$105 00	$2 10
* Boardman & Earp,	Lynn,	6,400 00	130 50	2 61
Brainard, J. C.,	Amherst,	5,167 00	85 91	1 72
Brown Brothers,	Holyoke,	–	213 10	4 26
Bush, A. L.,	Westfield,	3,574 00	49 20	98
Chace & Shaw,	Fall River,	4,600 00	22 85	46
Chaffee, J. C.,	Lee,	2,833 33	50 97	1 02
Christie, G. A.,	Northampton,	5,100 00	112 75	2 25
Follansbee, H. L.,	Gloucester,	1,250 00	31 25	62
Fuller & Risley,	Springfield,	40,000 00	585 04	11 70

Fuller, W. A.,	Springfield,	$28,231 25	$742 45	$14 85
† Judd, C. C.,	Holyoke,	7,650 00	97 25	1 94
Lockey & Dennis,	Fitchburg,	51,495 00	1,074 20	21 48
Medcalf William,	Ware,	5,670 00	51 37	1 03
Merrifield, H. K., & Co.,	Boston,	237,922 33	2,683 60	53 67
Paige, I. Henry,	Lowell,	4,000 00	77 50	1 55
Plimpton, M. F.,	Fitchburg,	4,600 00	88 13	1 76
Reed, E. M.,	Mansfield,	3,000 00	48 75	97
Selkirk, A. W.,	Great Barrington,	1,500 00	12 00	24
Swords, James,	Boston,	431,610 25	4,027 55	80 55
Tinker, Arthur M.,	North Adams,	500 00	30 00	60
Valentine, Elmer,	Salem,	4 000 00	48 25	96
Van Campen Hiram,	New Bedford,	2,063 00	43 14	86
Warner, Earl, Jun.,	Worcester,	54,258 36	539 71	10 79
		$913,924 52	$10,950 47	$218 97
NEWARK FIRE INSURANCE COMPANY,	Newark, N. J.			
Chaffee, J. C.,	Lee,	$6,200 00	$106 75	$2 13
Gould, Jesse, & Son,	Chelsea,	5,000 00	46 32	92
Howland, S. D.,	Fall River,	12,250 00	188 74	3 77
Lockey & Dennis,	Fitchburg,	1,000 00	15 00	30
Parker, F. C., & F. S.,	Pittsfield,	7,500 00	57 25	1 14
Pope, Richard,	Boston,	221,990 33	1,939 63	38 79
Selkirk, A. W.,	Great Barrington,	4,250 00	86 25	1 72
Walden & Miller,	North Adams,	800 00	10 00	20
		$258,990 33	$2,449 94	$48 97
NIAGARA FIRE INSURANCE COMPANY,	New York, N.Y.			
Appleton, Z. A.,	Rockport,	$9,325 00	$148 56	$2 97
Briggs, Andrew S.,	Taunton,	16,300 00	237 87	4 76

* To Jan. 1, 1877. † Agency established Oct. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Briggs, George H.,	Amesbury,	$73,200 00	$1,101 81	$22 04
Esty, F. M.,	Framingham,	30,906 00	233 21	4 66
Flagg & Dowlin,	North Adams,	17,000 00	125 18	2 50
Foster, Nathaniel, jun.,	Boston,	2,503,839 00	11,040 27	220 81
Fowler & Kendall,	Salem,	97,200 00	1,163 09	23 26
Goodell, W. S.,	Haverhill,	62,050 00	526 18	10 52
Hayward, S. A., & Co.,	Brockton,	67,925 00	894 74	17 89
Howe, Samuel E.,	Pittsfield,	50,290 00	481 14	9 62
Ladd Brothers, & Co.,	Springfield,	63,800 00	607 62	12 15
Lane, Otis,	Ware,	33,450 00	569 13	11 38
Leighton, Royal B.,	Boston,	59,625 00	557 55	11 15
Lyons, Samuel J.,	Greenfield,	6,625 00	89 07	1 78
Maynard, S. B.,	Marlborough,	41,850 00	465 57	9 31
Meserve, Clement,	Hopkinton,	1,230 00	22 20	44
Norman, J. S.,	Boston,	27,900 00	192 65	3 85
Osgood & Eaton,	Lowell,	20,050 00	312 63	6 25
Peck & Pierce,	Northampton,	30,400 00	314 32	6 29
Pendergast, George H., & Co.,	Charlestown,	14,530 00	147 63	2 95
Porter, Samuel,	Beverly,	47,800 00	641 35	12 83
Robinson, R. B.,	Westfield,	54,267 00	573 59	11 47
Siggins, Thomas,	Great Barrington,	14,680 00	186 70	3 73
Silsbee & Pickford,	Lynn,	62,850 00	823 78	16 48
Slade, John P.,	Fall River,	27,350 00	286 98	5 74
Stannard, J. H.,	Lawrence,	116,885 00	1,292 43	25 85
Tillinghast & Alden,	New Bedford,	132,596 00	1,365 21	27 30
Upton, Daniel,	Adams,	18,200 00	215 83	4 32
Washburn, J. D.,	Worcester,	238,608 00	3,420 48	68 41

Webber, J. H.,	Cambridgeport,	$44,750 00	$449 63	$8 99
White, A. W.,	Chelsea,	26,300 00	241 50	4 83
		$4,011,781 00	$28,727 90	$574 53
No. British And Mercantile Insurance Co.,	**London, England.**			
Adams, Coleman S.,	Framingham,	$60,044 00	$818 30	$16 37
Adams, J. S. & C.,	Amherst,	5,000 00	68 75	1 37
Allen, Frederick,	Palmer,	8,000 00	89 00	1 78
* Allen; James G.,	Palmer,	25,000 00	407 50	8 15
Andrus, F. O.,	Sheffield,	650 00	13 00	26
Barton, S. R., & Co.,	Webster,	92,775 00	1,102 27	22 05
Burge, Lorenzo,	Waltham and Boston,	53,450 00	556 75	11 13
Cannell, J. H.,	Everett,	13,750 00	156 00	3 12
Chaffee, J. C.,	Lee,	91,200 00	1,304 50	26 09
Church, H. C.,	Lowell,	108,763 00	1,527 67	30 55
† Colby, William R., & Co.,	Salem,	71,300 00	816 60	16 33
Collins, Thomas C.,	Middleborough,	5,000 00	106 50	2 13
Crane, Wesley C.,	Somerville,	76,127 78	796 97	15 94
Daggett & Richardson,	Attleborough,	74,100 00	993 24	19 86
Dunham & Wilson,	Pittsfield,	127,005 41	1,588 95	31 77
Ferry, Lewis M.,	Chicopee,	33,450 00	356 30	7 12
Fisher, M. M.,	Medway,	131,978 33	1,933 36	38 67
Fiske, George B.,	Holliston,	70,375 00	841 87	16 84
Flagg & Dowlin,	North Adams,	20,000 00	341 80	6 84
Francis, L. M.,	Hinsdale,	9,400 00	146 75	2 93
Goodell, W. S.,	Haverhill,	124,425 00	1,195 54	23 91
Green, Darius A.,	Medford,	31,500 00	373 50	7 47
Hall, John T.,	Plymouth,	100,300 00	1,460 62	29 21
Hastings, W. B., & Co.,	East Cambridge,	275,256 62	3,164 64	63 29
Hobart, Caleb,	Bridgewater,	14,650 00	206 00	4 12

* Agency closed July 1, 1877. † From July 7, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Howland, F. P., & Sons,	Abington,	$56,750 00	$627 33	$12 55
Hyde, James F. C.,	Newton,	63,600 00	555 67	11 11
Johnson, R. B.,	Holyoke,	122,700 00	1,237 46	24 75
Ladd Brothers, & Co.,	Springfield,	406,604 50	3,758 06	75 16
Leighton, R. B.,	Boston,	48,583 00	382 84	7 66
Leonard & Lyman,	Westfield,	46,350 00	523 64	10 47
Leonard, James F.,	Foxborough,	21,300 00	314 75	6 29
Lockey & Dennis,	Fitchburg,	140,425 00	1,513 65	30 27
Lyons, Samuel J.,	Greenfield,	55,425 00	620 58	12 41
Macintire, S. A.,	Salem,	75,250 00	976 10	19 52
* Merriam, C. A.,	Chelsea,	71,285 00	742 71	14 85
Parker, George G.,	Milford,	52,400 00	693 84	13 87
Parker, James O.,	Methuen,	132,630 00	1,597 16	31 94
Paul, Abram C.,	Stoughton,	7,200 00	63 00	1 26
Pendergast, George H., & Co.,	Charlestown,	12,100 00	130 75	2 61
Perkins, G. Henry,	Hyde Park,	251,856 66	1,872 04	37 44
Phillips, Elisha M.,	Southbridge,	64,591 00	787 18	15 74
Piper & Sawyer,	Newburyport,	59,100 00	617 22	12 34
Porter, B. T. H.,	Woburn,	34,875 00	450 91	9 12
Porter, Charles H.,	Quincy,	104,515 00	1,253 09	25 06
Porter, John W.,	Neponset,	3,199,651 00	22,707 25	454 14
Porter, Samuel,	Beverly,	59,005 00	689 85	13 80
Puffer, Loring W.,	Brockton,	49,700 00	692 00	13 84
Robbins, Samuel P.,	Warren,	74,740 00	924 37	18 48
Sears & Bowers,	Boston,	988,933 00	8,661 78	173 24
Selkirk, A. W.,	Great Barrington,	54,675 00	693 15	13 86
Shepard, J, M., jun., & Co.,	Fall River,	888,839 19	2,561 96	51 24
Sherman, Joseph,	East Weymouth,	21,800 00	208 00	4 16

Silsbee & Pickford,	Lynn,	$115,750 00	$1,588 62	$31 77
Skerry, S. H., & Co.,	North Brookfield,	35,800 00	421 23	8 42
Sprague, Phineas,	Malden,	34,900 00	443 25	8 86
Stevens, Charles G., & Son,	Clinton,	27,974 00	565 76	11 32
Stratton, Daniel W.,	Hudson,	16,200 00	254 26	5 09
Taylor, George W.,	Lexington,	21,115 00	274 84	5 50
Tillinghast & Alden,	New Bedford,	550,443 00	3,513 11	70 26
Tilton, W. A.,	Ashland,	2,500 00	9 75	19
Toppan, R. W.,	Malden,	290,000 00	2,738 78	54 77
Underhay, John,	Holbrook,	35,000 00	301 13	6 02
Underwood, George E,	Ayer,	151,600 00	1,857 03	37 14
Upton, Daniel,	Adams,	46,750 00	831 25	16 62
Walker, Oliver,	Northampton,	161,250 00	1,685 44	33 70
Washburn, J. D.,	Worcester,	1,062,610 00	10,387 12	207 74
Weston, William L.,	Danvers,	5,000 00	60 00	1 20
Wetherbee & Nutter,	Brighton,	63,713 00	889 12	17 78
Whitaker, C. F., & Co.,	North Adams,	116,383 00	1,835 70	36 71
Whitney, E. C.,	Marlborough,	49,950 00	561 34	11 23
Williams, S. A.,	Taunton,	152,166 00	1,915 33	38 31
		$11,727,487 49	$106,355 78	$2,127 11
NORTHERN ASSURANCE COMPANY,	London, Eng.			
Alden, Jared F.,	Middleborough,	$10,000 00	$131 30	$2 63
Allison, Henry,	Fitchburg,	19,425 00	262 47	5 25
Baker, David P.,	Franklin,	3,300 00	29 30	59
Ballard, E. O.,	Marlborough,	29,991 50	420 12	8 40
Bird, Herman,	Cambridge,	70,438 00	911 98	18 24
Conn, George H.,	Woburn,	61,962 33	774 70	15 49
Edwards, J., & Co.,	Lawrence,	59,160 00	788 64	15 77
Fiske, George B.,	Holliston,	4,700 00	67 00	1 34

* From March 1, 1877, to Nov. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fitch, Dana K.,	Worcester,	$32,950 00	$299 22	$5 98
Gifford, S. S.,	Provincetown,	5,975 00	67 13	1 34
* Gilman, F. L.,	New Bedford,	22,100 00	323 81	6 47
Goodell, W. S.,	Haverhill,	67,675 00	557 47½	11 15
Grinnell, L., & Son,	New Bedford,	61,850 00	489 83	9 80
Holmes, J. W.,	Springfield,	247,152 00	2,516 85	50 34
Otis, George,	Yarmouthport,	6,350 00	80 02½	1 60
Paige, John C.,	Boston,	2,307,628 22	17,785 61	355 71
Peck, Benjamin W.,	Holyoke,	21,725 00	230 43	4 60
Sager, Franklin E.,	Holliston,	2,905 00	82 62	1 65
Serratt, William D.,	Melrose,	14,675 00	124 88	2 50
Sturgis, William L.,	Lynn and Manchester,	68,660 00	474 62	9 49
Tapley, Charles,	Peabody,	61,225 00	640 75	12 81
Ware, George W.,	Worcester,	–	233 60	4 67
†Whitaker, C. F., & Co.,	North Adams,	17,125 00	233 58	4 67
‡Whitaker, V. A.,	North Adams,	12,625 00	162 49	3 24
		$3,209,597 05	$27,688 43	$553 73
NORTHERN INSURANCE COMPANY,	Watertown, N.Y.			
Almy, Charles,	New Bedford,	$37,325 00	$784 56	$15 69
Dunham & Wilson,	Pittsfield,	1,500 00	21 37	42
Goodman, James, & Co.,	Boston,	473,965 16	4,407 37	88 15
Hastings, W. B., Co.,	East Cambridge,	50,308 34	1,047 42	20 95
Holman, Silas,	Fitchburg,	7,700 00	144 80	2 89
Munroe, A. C.,	Worcester,	11,500 00	68 61	1 37
Peck & Pierce,	Northampton,	20,600 00	257 50	5 15
Potter, Arnold G.,	North Adams,	23,725 00	264 05	5 28
Remington, J. A.,	Fall River,	12,016 67	186 04	3 72

Reynard, Remington, & Co.,	Fall River,	$6,875 00	$110 94	$2 22
Robinson, R. B.,	Westfield,	3,500 00	82 50	1 65
Silsbee & Pickford,	Lynn,	32,100 00	600 77	12 02
Warriner, S. C.,	Springfield,	61,183 33	809 32	16 19
		$742,298 50	$8,785 25	$175 70
Northwestern National Insurance Comp'y,	Milwaukee, Wis.			
Chapin, A. W., & Co.,	Springfield,	$52,450 00	$625 33	$12 51
Church, H. C.,	Lowell,	11,500 00	180 51	3 61
Gilman, F. L.,	New Bedford,	14,800 00	261 75	5 23
Vinton, Hammond, Fire,	Boston,	1,298,103 00	9,190 58	183 81
" " Marine,	"	939,120 00	7,984 28	159 69
		$2,315,973 00	$18,242 45	$364 84
Orient Insurance Company,	Hartford, Conn.			
Alden, Jared F.,	Middleborough,	$22,383 00	$359 75	$7 19
Briggs, George H.,	Amesbury,	55,575 00	950 79	19 02
Brown, Henry A.,	Salem,	56,775 00	584 35	11 69
Carter, C. W.,	Quincy,	46,520 00	589 57	11 79
Christie, G. A.,	Northampton,	35,550 00	378 68	7 57
Currier, Aug. N.,	Worcester,	94,657 00	1,030 19	20 60
Daggett & Richardson,	Attleborough,	51,125 00	607 87	12 16
Dutcher, H., & Co.,	Sheffield,	6,700 00	52 53	1 05
Ferry & White,	Chicopee,	18,150 00	185 24	3 70
Goodell, W. S.,	Haverhill,	26,500 00	269 34	5 39
Hall, John T.,	Plymouth,	10,950 00	232 75	4 65
Hastings, W. B., & Co.,	East Cambridge,	70,433 00	1,060 72	21 21
Hatch, Riley B.,	Fitchburg,	20,150 00	214 06	4 88
Howland, S. D.,	Fall River,	168,955 00	2,034 43	40 69
Hunt, George F.,	Lowell,	39,650 00	513 61	10 27

* To April 1, 1877. † Commenced July 1, 1877. ‡ Agency ceased July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Johnson, Waldo,	Webster,	$17,300 00	$247 23	$4 94
Johnson, William F.,	Lynn,	61,250 00	717 20	14 34
Leonard & Lyman,	Westfield,	16,100 00	205 41	4 11
Lincoln, William, & Co.,	Warren,	91,270 00	1,161 01	23 22
Mather, Benjamin F., jun.,	Williamstown,	10,800 00	126 30	2 53
Medcalf, William,	Ware,	26,535 00	304 35	6 09
Merriam, Charles A.,	Chelsea,	26,750 00	169 60	3 39
Munn, John B.,	Holyoke,	15,975 00	165 21	3 30
Packard, S. Franklin,	Brockton,	44,150 00	460 47	9 21
Paige, John C.,	Boston,	1,319,628 87	13,185 20	263 70
Parker, George G.,	Milford,	29,000 00	501 76	10 03
Paul, Abram C.,	Stoughton,	6,500 00	59 00	1 18
Phillips, Elisha M.,	Southbridge,	40,616 00	515 42	10 31
Porter, Samuel,	Beverly,	26,300 00	349 05	6 98
Reed, E. M.,	Mansfield,	37,500 00	459 02	9 18
Shattuck, John N.,	Natick,	70,350 00	767 00	15 34
Stone, Emerson,	Spencer,	4,600 00	87 00	1 74
Swan, Albert D.,	Lawrence,	19,800 00	259 18	5 18
Underwood, George E.,	Ayer,	91,725 00	1,110 24	22 20
Van Campen, Hiram,	New Bedford,	55,700 00	999 17	19 98
Walker, Oliver,	Northampton,	42,075 00	245 25	4 90
Warriner, S. C.,	Springfield,	66,200 00	536 71	10 73
Whitney, E. C.,	Marlborough,	4,800 00	68 25	1 36
		$2,848,997 87	$31,792 91	$635 80

Orient Mutual Insurance Company,	New York, N.Y.			
Cook, Samuel H.,	New Bedford,	$184,662 00	$22,087 60	$441 75
Foster & Scull,	Boston,	657,114 00	9,586 67	191 73
		$841,776 00	$31,674 27	$633 48
Oswego and Onondaga Insurance Company,	Phœnix, N.Y.			
Bacheller & Parsons,	Lynn,	$18,100 00	$238 67	$4 77
Baker, Henry N.,	Boston,	53,100 00	521 84	10 44
Paige, I. Henry,	Lowell,	2,500 00	35 99	72
Selkirk, A. W.,	Great Barrington,	1,500 00	38 75	77
Tinker, Arthur M.,	North Adams,	1,300 00	10 00	20
		$76,500 00	$845 25	$16 90
Pacific Fire Insurance Company,	New York, N.Y.			
Brewer, Cyrus,	Boston,	$1,488,863 00	$14,311 36	$286 22
Pacific Mutual Insurance Company,	New York, N.Y.			
Hovey & Fenno,	Boston,	$5,213,650 00	$38,302 29	$766 04
Phelps, Franklin S.,	Boston,	778,059 00	12,698 70	253 97
		$5,990,709 00	$51,000 99	$1,020 01
Park Fire Insurance Company,	New York, N.Y.			
Sawyer & Blake,	Boston,	$33,000 00	$194 55	$3 89
Westgate, J. E., & Son,	Boston and Melrose,	230,370 00	1,350 43	27 01
		$263,370 00	$1,544 98	$30 90
Paterson Fire Insurance Company,	Paterson, N.J.			
Almy, Charles,	New Bedford,	$71,750 00	$911 49	$18 83
Bacheller & Parsons,	Lynn,	74,575 00	226 15	4 52
Barton, S. R., & Co.,	Webster,	1,500 00	41 05	82
Chace & Shaw,	Fall River,	22,964 00	119 66	2 39

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Chaffee, J. C.,	Lee,	$26,383 33	$187 16	$3 74
Christie, G. A.,	Northampton,	35,625 00	565 63	11 31
Daggett & Richardson,	Attleborough,	9,800 00	165 93	3 32
Day, Henry A.,	Hyde Park,	42,440 00	192 29	3 85
Dunham, H. J.,	Stockbridge,	19,650 00	300 25	6 00
Francis, Fred A.,	Pittsfield,	7,900 00	176 50	3 53
Howland, E. P.,	Quincy,	1,000 00	7 50	15
Joyner, Herbert C.,	Great Barrington,	20,500 00	110 69	2 21
Judd, C. C.,	Holyoke,	24,350 00	234 69	4 69
Lincoln, William, & Co.,	Warren,	19,118 00	75 91	1 52
Lockey & Dennis,	Fitchburg,	80,510 00	402 92	8 06
*Mann & Hutchins,	Lawrence,	13,900 00	180 75	3 61
Merrifield, H. K., & Co.,	Boston,	341,499 03	3,550 09	71 00
Osgood, O. F.,	Lowell,	10,500 00	193 50	3 87
Warner, Earl, jun.,	Worcester,	32,733 33	443 90	8 88
†Whitaker, C. F., & Co.,	North Adams,	5,000 00	30 61	61
Young, Darius,	Newton,	6,150 00	68 49	1 37
		$867,847 69	$8,215 16	$164 28
PENNSYLVANIA FIRE INSURANCE COMPANY,	Philadelphia, Penn.			
‡Abbott, H. E.,	Brookline,	$15,300 00	$396 00	$11 88
Adams, Coleman S.,	Framingham,	47,514 00	640 62	19 22
Appleton, Z. A.,	Rockport,	31,900 00	439 17	13 18
‡Ballard, E. O.,	Marlborough,	5,500 00	62 00	1 86
Barney, Matthew,	Nantucket,	15,900 00	251 50	7 54
Barton, S. R., & Co.,	Webster,	47,267 00	820 06	24 60
Bicknell, Zechariah L.,	East Weymouth,	15,550 00	153 75	4 61
Bird, Herman,	Cambridge,	159,852 95	2,246 11	67 38

Briggs, Andrew S.,	Taunton,	$158,607 00	$924 22	$27 73
Brown, Benjamin F.,	Charlestown,	77,000 00	1,183 76	35 51
Carter, B. F., & Co.,	Newburyport,	60,672 00	892 84	26 79
Conn, George H.,	Woburn,	144,798 00	1,819 34	54 58
Cook, Samuel H.,	New Bedford,	101,825 00	2,008 27	60 25
Currier, Aug. N.,	Worcester,	213,865 00	2,840 47	85 21
Edwards, J., & Co.,	Lawrence,	143,764 00	1,972 75	59 18
Fisher, Fred L.,	Medway,	30,950 00	437 99	13 14
Fiske, George B.,	Holliston,	39,550 00	678 15	20 34
Forbush, James M.,	Natick,	32,650 00	449 59	13 49
Foster & Scull,	Boston,	3,083,444 73	26,621 54	798 65
Francis, Fred A.,	Pittsfield,	22,000 00	330 99	9 93
Frankle, Jones,	Haverhill,	70,875 00	883 12	26 49
Gordon, William R.,	Beverly,	39,800 00	444 12	13 32
Gould, Jesse, & Son,	Chelsea,	76,025 80	1,105 66	33 17
Green, Darius A.,	Medford,	11,450 00	174 76	5 24
Hall, John T.,	Plymouth,	34,800 00	520 25	15 61
Hartshorne, Charles F.,	Wakefield,	31,275 00	531 50	15 94
Hatch, Riley B.,	Fitchburg,	29,100 00	365 48	10 96
Hayward, S. A., & Co.,	Brockton,	85,445 00	1,321 32	39 64
Holbrook, Leander,	Milford,	7,000 00	124 50	3 73
Jennings, Albert,	Wellesley,	27,300 00	426 13	12 78
Jewett, Charles E.,	Georgetown,	3,300 00	43 50	1 30
Johnson, R. B.,	Holyoke,	34,500 00	344 50	10 33
Liffler, Charles,	Boston,	140,792 00	1,611 13	48 33
Northey, William,	Salem,	125,263 00	1,340 31	40 21
Pease, Joseph T.,	Edgartown,	22,350 00	349 62	10 49
Phillips, Elisha M.,	Southbridge,	25,600 00	377 25	11 32
Rice, Henry,	North Attleborough,	5,900 00	89 44	2 68
Sherman, Joseph,	East Weymouth,	2,600 00	56 00	1 68

* For two months. † Ceased Jan. 1, 1877. ‡ From July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Skerry, S. H., & Co.,	North Brookfield,	$32,200 00	$550 36	$16 51
Slade, John P.,	Fall River,	80,534 00	994 65	29 84
Stacy, S. A., & Son,	Gloucester,	73,400 00	1,197 75	35 93
Stevenson & Dutton,	Pittsfield,	32,380 00	503 11	15 09
Stratton, Daniel W.,	Hudson,	19,200 00	300 75	9 02
Tapley, Charles,	Peabody,	102,528 00	1,355 54	40 67
Tucke, E. M.,	Lowell,	20,000 00	30 00	90
Walker, Oliver,	Northampton,	32,725 00	389 13	11 67
Wetherbee & Nutter,	Brighton,	32,309 00	493 23	14 80
* Whitaker, C. F., & Co.,	North Adams,	35,200 00	614 54	18 43
Whitmore, James C.,	East Boston,	112,270 00	1,515 23	45 46
Williams & Nims,	Greenfield,	29,075 00	361 94	10 86
		$5,723,106 48	$63,583 94	$1,907 47
PEOPLE'S INSURANCE COMPANY,	Newark, N. J.			
Brewster & Graves,	Newburyport,	$20,502 00	$253 92	$5 08
Brown Brothers,	Holyoke,	104,370 00	1,195 44	23 91
Chaffee, J. C.,	Lee,	27,150 00	506 87	10 14
Church, H. C.,	Lowell,	6,150 00	77 81	1 56
Cornish, Ivory S.,	New Bedford,	38,550 60	565 88	11 32
Daniels, George P.,	Salem,	41,496 67	639 09	12 78
[† Eddy, Peleg E.,	Boston,	803,009 00	9,103 57	182 07
Foote, William H.,	Westfield,	38,550 00	499 84	10 00
Johnson, William F.,	Lynn,	35,500 00	555 25	11 10
Judd, C. C.,	Holyoke,	11,600 90	153 51	3 07
Merriam, Charles A.,	Chelsea,	45,160 00	523 18	10 46
Norwood, J. K., & Co.,	Lawrence,	28,550 00	637 71	12 75
Remington, J. A.,	Fall River,	15,858 33	259 17	5 18

Reynard, Remington, & Co.,	Fall River,	$7,175 00	$196 69	$3 93
Selkirk, A. W.,	Great Barrington,	23,500 00	413 75	8 27
Tracy, Carlos C.,	Northampton,	43,750 00	455 92	9 12
Walden & Miller,	North Adams,	50,950 00	671 97	13 44
Warner, Earl, jun.,	Worcester,	89,447 31	1,377 75	27 55
Warriner, S. C.,	Springfield,	71,575 00	727 47	14 55
		$1,502,843 31	$18,814 79	$376 28
People's Fire Insurance Company,	Trenton, N.J.			
Burge, Lorenzo,	Waltham and Boston,	$2,251,697 00	$19,313 56	$386 27
Bush, A. L.,	Westfield,	78,675 00	845 96	16 92
‡Cardell, E. L.,	Lowell,	72,972 00	828 16	16 56
§Cardell, E. L., & Co.,	Lowell,	89,425 00	1,247 28	24 95
Cornish, Ivory S.,	New Bedford,	53,325 00	610 70	12 21
Greene, William S.,	Fall River,	29,100 00	330 87	6 62
Johnson, William F.,	Lynn,	32,850 00	568 20	11 36
Judd, Warner, & Co.,	Springfield,	57,625 00	627 69	12 55
Judd, Charles C.,	Holyoke,	123,810 00	1,148 73	22 97
Lincoln, Charles S.,	Warren,	47,821 00	578 88	11 58
Machell, James,	Lawrence,	55,225 00	720 48	14 41
Norwood, J. K., & Co.,	Lawrence,	25,025 00	371 84	7 44
Parks, L. C.,	Worcester,	66,818 00	653 42	13 06
Tucke, E. M.,	Lowell,	14,750 00	157 82	3 16
		$2,999,118 00	$28,003 59	$560 06
Phenix Insurance Company,	Brooklyn, N.Y.			
Adams, Joseph S.,	Framingham,	$1,150 00	$2 63	$0 05
Allison, Henry,	Fitchburg,	46,900 00	621 17	12 42
Archer, O. A.,	Blackinton,	4,600 00	48 00	96
Barton, S. R., & Co.,	Webster,	71,550 00	698 67	13 97

* Commenced June 1, 1877. † From Feb. 28, 1877, to Oct. 31, 1877. ‡ From Nov. 1, 1876, to Feb. 28, 1877. § From March 1, 1877, to Nov. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bird, Herman,	Cambridge,	$76,942 00	$1,045 78	$20 92
Brimhall, Elisha,	Clinton,	16,200 00	249 63	4 99
Carter, B. F., & Co.,	Newburyport,	39,800 00	582 75	11 65
Chapin & Williams,	Greenfield,	91,250 00	905 44	18 11
Chapin, A. W., & Co.,	Springfield,	131,925 00	1,317 28	26 35
Cook, Samuel H.,	New Bedford,	124,800 00	1,516 78	30 34
Cushman, James M.,	Taunton,	28,725 00	421 26	8 43
Daggett & Richardson,	Attleborough,	54,910 00	635 23	12 70
Dutcher, H., & Co.,	Sheffield,	23,325 00	251 53	5 03
Faunce, Sewall A.,	Boston,	7,010,064 00	41,942 17	838 84
Fiske, George B.,	Holliston,	7,260 00	121 63	2 43
Flagg & Dowlin,	North Adams,	32,300 00	256 13	5 12
Follansbee, H. L.,	Gloucester,	86,700 00	943 57	18 87
Frankle, Jones,	Haverhill,	127,635 00	1,405 34	28 11
Gregerson, George W.,	Boston,	1,549,986 00	11,019 75	220 39
Higley, George T.,	Ashland,	22,500 00	240 99	4 82
Hyde, James F. C.,	Newton,	32,950 00	211 18	4 22
Jewett, Charles E.,	Georgetown,	5,500 00	65 00	1 30
Kendall, George E.,	Worcester,	3,000 00	67 50	1 35
Lincoln, William, & Co.,	Warren,	74,859 00	677 30	13 55
Macintire, S. A.,	Salem,	73,900 00	991 99	19 84
Norwood, J. K., & Co.,	Lawrence,	50,100 00	602 54	12 05
Parker, George G.,	Milford,	10,300 00	130 31	2 60
Porter, Samuel,	Beverly,	54,350 00	629 38	12 59
Raymond, David H.,	North Adams,	14,800 00	101 75	2 03
Richards, Elias,	Weymouth,	14,500 00	96 50	1 93
Robinson, R. B.,	Westfield,	69,145 00	716 45	14 33
Root, A. B., & Co.,	Pittsfield,	87,231 08	997 91	19 96

Silsbee & Pickford,	Lynn,	$190,400 00	$2,536 73	$50 73
Tapley, Charles,	Peabody,	115,420 00	1,485 61	29 71
Tucke, E. M.,	Lowell,	72,866 00	956 22	19 12
Underwood, Porter,	Holyoke,	30,400 00	327 00	6 54
Walker, Oliver,	Northampton,	99,741 00	908 52	18 17
Washburn, George A.,	South Framingham,	11,000 00	134 00	2 68
Washburn, J. D.,	Worcester,	122,990 00	1,604 73	32 09
Wetherbee & Nutter,	Brighton,	36,150 00	454 61	9 09
		$10,718,124 08	$77,920 96	$1,558 38
Philadelphia Fire Insurance Company,	Philadelphia, Pa.			
Chadwick, A. C.,	Lawrence,	$438,780 00	$841 29	$25 23
Coburn, Charles,	Lowell,	25,700 00	367 37	11 02
Fuller & Risley,	Springfield,	37,100 00	550 22	16 51
Fuller, W. A.,	Springfield,	132,364 25	2,296 25	68 89
Merrifield, H. K., & Co.,	Boston,	236,633 61	2,912 70	87 38
Stearns Brothers,	Boston,	586,641 27	6,018 91	180 57
Warner, Earl, Jun.,	Worcester,	118,304 50	2,164 44	64 93
		$1,575,523 63	$15,151 18	$454 53
Phœnix Insurance Company,	Hartford, Ct.			
Adams, Joseph S.,	Framingham,	$10,850 00	$63 35	$1 27
Andrus, F. O.,	Sheffield,	121,750 00	1,073 84	21 48
* Ballard, E. O.,	Marlborough,	40,100 00	353 90	7 08
Barrett, Richard F.,	Concord,	39,675 00	378 83	7 58
Barrows, Roswell S.,	Jamaica Plain,	151,285 00	1,532 56	30 65
Bird, Herman,	Cambridge,	81,418 95	1,181 95	23 64
Briggs, George H.,	Amesbury,	52,700 00	859 01	17 18
Church, H C.,	Lowell,	186,303 66	2,485 66	49 71
Clapp, Lafayette,	Easthampton,	59,740 00	640 01	12 80

* From Jan. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Cook, Samuel H.,	New Bedford,	$114,740 00	$1,508 43	$30 17
Corkins, Charles R.,	Charlestown,	69,470 00	1,052 53	21 05
Daggett & Richardson.	Attleborough,	58,075 00	846 99	16 94
Dunham & Wilson,	Pittsfield,	153,370 19	1,783 61	35 67
Earl, William H.,	Malden,	4,900 00	34 63	69
Ellison, Hollis, & Co.,	Boston,	619,941 00	4,834 40	96 69
Farnsworth, Ezra S.,	Newtonville,	64,775 00	652 94	13 06
Fisher, Milton M.,	Medway,	101,350 00	1,650 63	33 01
Fiske, George B.,	Holliston,	44,230 00	530 64	10 61
Flagg & Dowlin,	North Adams,	44,500 00	553 72	11 07
Forbush, James M.,	Natick,	30,056 00	360 31	7 21
Goodell, W. S.,	Haverhill,	99,575 00	1,073 72	21 47
Gould, Jesse, & Son,	Chelsea,	38,246 00	557 21	11 14
Guild, Francis,	Dedham,	19,795 00	261 94	5 24
Harding, W. B.,	South Boston,	52,055 00	741 58	14 83
Hayward, S. A., & Co.,	Brockton,	71,650 00	1,322 38	26 45
Hobart, Seth L.,	Hingham,	1,000 00	15 00	30
Hollis & Snow,	Boston,	755,325 00	12,335 29	246 71
Howland, F. P., & Sons,	Abington,	54,350 00	601 06	12 02
Hunt Brothers,	Athol,	77,440 00	1,102 99	22 06
Johnson, R. B.,	Holyoke,	43,050 00	440 31	8 81
Kennedy, Thomas C.,	East Boston,	38,750 00	379 46	7 59
Leonard & Lyman,	Westfield,	110,600 00	1,385 30	27 71
Liffler, Charles,	Boston Highlands,	89,908 00	1,129 97	22 60
Merrill, E. S.,	Winchendon,	8,133 34	106 33	2 13
Meserve, Clement,	Hopkinton,	12,075 00	105 94	2 11
Morris, E. F.,	Monson,	52,700 00	491 17	9 82
Northey, William,	Salem,	243,888 00	2,469 30	49 39

Peck & Pierce,	Northampton,	$239,857 00	$2,664 16	$53 28
Phillips, Elisha M.,	Southbridge,	59,191 00	711 03	14 22
Piper & Sawyer,	Newburyport,	16,750 00	148 10	2 96
Porter, Charles H.,	Quincy,	37,965 00	454 89	9 10
Porter, Samuel,	Beverly,	34,200 00	402 26	8 05
Rice, Charles W.,	Springfield,	126,375 00	1,261 11	25 22
Richards, Elias,	Weymouth,	27,675 00	246 51	4 93
Shepard, J. M., jun., & Co.,	Fall River,	297,302 50	2,032 89	40 66
Silsbee & Pickford,	Lynn,	132,135 00	2,087 22	41 74
Stacy, S. A., & Son,	Gloucester,	158,650 00	2,075 15	41 50
Stevens C. G., & Son,	Clinton,	18,599 00	338 67	6 77
Swan, Albert D.,	Lawrence,	96,650 00	1,200 94	24 02
Upton & Willis,	Fitchburg,	45,725 00	550 15	11 00
Washburn, George A.,	South Framingham,	12,800 00	195 00	3 90
Washburn, J. D.,	Worcester,	444,379 00	6,340 45	126 81
White, Luther,	Chicopee,	76,050 00	819 90	16 39
Williams, Gorham D.,	Greenfield,	92,462 50	1,025 95	20 52
Williams, S. A.,	Taunton,	247,611 00	3,780 97	75 62
		$5,982,147 14	$73,232 24	$1,464 63
PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA,	Philadelphia, Penn.			
Allen, Frederick,	Palmer,	$47,650 00	$498 76	$14 96
* Allen, James G.,	Palmer,	39,005 00	506 77	15 20
Chapin Charles M.,	Hyde Park,	131,450 00	1,453 60	43 61
Church, H. C.,	Lowell,	159,802 83	2,095 22	62 86
Clark, W. E.,	Framingham,	67,400 00	905 91	27 18
Conn, George H.,	Woburn,	120,633 00	1,232 02	36 96
Currier, Aug. N.,	Worcester,	413,257 00	5,200 00	156 00
Denney, Charles A.,	Leicester,	56,079 20	831 65	24 95

* Closed July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fisher, M. M.,	Medway,	$27,000 00	$436 58	$13 10
Flagg & Dowlin,	North Adams,	68,675 00	736 18	22 09
Foster & Scull (Marine),	Boston,	43,166,146 00	351,411 20	10,542 34
Foster & Scull (Fire),	Boston,	5,773,694 31	44,118 26	1,323 55
Francis, Fred A.,	Pittsfield,	56,500 00	751 32	22 54
Gilman, F. L.,	New Bedford,	222,557 00	2,879 73	86 39
Goodell, W. S.,	Haverhill,	136,950 00	1,466 69	44 00
Gould, Jesse, & Son,	Chelsea,	130,059 00	1,566 45	46 99
Hall, John T.,	Plymouth,	62,826 50	904 05	27 12
Hastings, W. B., & Co.,	East Cambridge,	785,947 41	9,154 51	274 64
Hayward, S. A., & Co.,	Brockton,	156,210 00	2,049 46	61 48
Holmes, J. W.,	Springfield,	635,058 00	6,625 08	198 75
Howland, S. D.,	Fall River,	58,475 00	216 29	6 49
Hunt Brothers,	Athol,	61,425 50	802 78	24 08
Johnson, R. B.,	Holyoke,	137,425 00	1,563 36	46 90
Johnson, Waldo,	Webster,	32,250 00	516 48	15 49
Leighton, Royal B.,	Boston,	84,458 00	833 34	25 00
Lyons, Samuel J.,	Greenfield,	99,175 00	1,065 32	31 96
Northey, William,	Salem,	306,440 50	3,447 77	103 43
Otis, George,	Yarmouthport,	14,200 00	151 81	4 55
Parker, George G.,	Milford,	48,650 00	716 02	21 48
Paul, Abram C.,	Stoughton,	19,000 00	245 00	7 35
Peck & Pierce,	Northampton,	429,029 00	5,006 47	150 19
Piper & Sawyer,	Newburyport,	373,050 00	4,403 89	132 12
Porter, Samuel,	Beverly,	65,150 00	737 41	22 12
Richards, Elias,	Weymouth,	34,450 00	366 88	11 01
Silsbee & Pickford,	Lynn,	140,825 00	1,898 94	56 97
Skerry, S. H., & Co.,	North Brookfield,	38,270 00	711 30	21 34

Slade, John P.,	Fall River,	$75,321 00	$604 12	$18 12
Stacy, S. A., & Son,	Gloucester,	210,300 00	1,805 23	54 16
Stevenson & Dutton,	Pittsfield,	100,151 93	1,394 08	41 82
Swan, Albert D.,	Lawrence,	124,150 00	1,542 30	46 27
Upton & Willis,	Fitchburg,	74,090 00	851 85	25 56
Viles, F. Daniel,	Waltham,	37,025 00	518 42	15 55
Whitney, E. C.,	Marlborough,	56,775 00	763 55	22 91
Williams, S. A.,	Taunton,	104,896 00	1,564 72	46 94
		$54,981,882 18	$466,550 77	$13,996 52
Providence Washington Insurance Company,	Providence, R.I.			
Barton, S. R., & Co.,	Webster,	$15,275 00	$351 50	$7 03
Brewer, Cyrus,	Boston,	2,887,569 23	31,017 38	620 34
Drew, Charles W.,	Lowell,	23,883 00	228 42	4 56
Eldred, E., & Co.,	Worcester,	229,238 34	2,674 10	53 48
Greene, William S.,	Fall River,	114,060 00	1,343 61	26 87
Grinnell, Lawrence,	New Bedford,	112,750 00	1,250 15	25 00
Macy, George W.,	Nantucket,	6,100 00	89 50	1 79
Parsons, Olive T.,	East Douglas,	6,350 00	96 82	1 93
Swain, Joseph B.,	Nantucket,	22,150 00	269 50	5 39
Williams, S. A.,	Taunton,	88,725 00	672 73	13 45
		$3,506,100 57	$37,993 71	$759 84
Queen Insurance Company,	Liverpool, England.			
Church, H. C.,	Lowell,	$129,707 00	$1,677 93	$33 56
* Conn, George H.,	Woburn,	157,678 67	2,066 18	41 32
Danforth, William S.,	Plymouth,	2,400 00	42 70	85
Derby, John H.,	Salem,	1,000 00	10 00	20
Dunham & Wilson,	Pittsfield,	213,411 56	3,069 98	61 39
Edwards, J., & Co.,	Lawrence,	296,070 00	3,420 92	68 42

* From April 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Flagg & Dowlin,	North Adams,	$95.095 00	$1,105 65	$22 11
Goodell, W. S.,	Haverhill,	136,600 00	1,227 75	24 55
Hastings, W. B., & Co.,	East Cambridge,	208,781 50	2,672 77	53 46
Hulbert, Amos G.,	Lee,	4,000 00	65 00	1 30
Johnson, William F.,	Lynn,	198,700 00	2,864 14	57 28
* Judd, C. C.,	Holyoke,	18,100 00	244 34	4 89
Lincoln, William, & Co.,	Warren,	352.451 00	4,087 14	81 74
Mercer & Whittemore,	Boston,	2,923,631 66	21,082 75	421 65
Munroe, A. C.,	Worcester,	441,389 00	5,850 75	117 01
Nichols, Charles S., & Co.,	Salem,	288,205 33	4,502 76	90 06
Parker, George G.,	Milford,	20,300 00	250 85	5 02
Pynchon, Joseph C.,	Springfield,	502,494 00	6,557 96	131 16
Shepard, J. M., jun., & Co.,	Fall River,	526,160 00	2,589 49	51 79
Tillinghast & Alden,	New Bedford,	236,190 00	3,363 52	67 27
Upton, Daniel,	Adams,	84,550 00	1,544 90	30 90
Walker, Oliver,	Northampton,	105,222 22	992 21	19 84
Williams, S. A.,	Taunton,	150,408 00	2,042 26	40 85
		$7,092,544 94	$71,331 95	$1,426 62
READING FIRE INSURANCE COMPANY,	Reading, Pa.			
Porter, John W.,	Neponset,	$238,506 00	$2,806 20	$84 19
RELIEF FIRE INSURANCE COMPANY,	New York, N.Y.			
Clark & Babb,	Boston,	$1,138,822 33	$9,339 37	$186 79
RESOLUTE FIRE INSURANCE COMPANY,	New York, N.Y.			
Bacheller & Parsons,	Lynn,	$5,333 33	$51 67	$1 03
Currier, A. N.,	Worcester,	1,667 00	16 67	33

Holmes, J. W.,	Springfield,	$14,533 33	$147 25	$2 94
†Magoun & Conkey,	Boston,	91,460 00	926 74	18 53
Plimpton, M F.,	Fitchburg,	3,400 00	87 16	1 74
Sawyer & Blake,	Boston,	248,059 33	1,732 47	34 65
		$364,452 99	$2,961 96	$59 22
Richmond Fire Insurance Company,	Richmond, Va.			
Stearns Brothers,	Boston,	$313,688 00	$1,768 00	$35 36
Ridgewood Insurance Company,	Brooklyn, N.Y.			
Jordan, Lovett, & Co.,	Boston,	$443,000 00	$2,241 66	$44 83
Rochester German Insurance Company,	Rochester, N.Y.			
Adams, Edward F.,	Haverhill,	$34,707 00	$404 59	$8 09
Bacheller & Parsons,	Lynn,	60,650 00	834 00	16 68
Brainard, J. C.,	Amherst,	60,875 00	873 88	17 47
Bush, Andrew L.,	Westfield,	47,275 00	523 28	10 46
Chace & Slade,	Fall River,	6,325 00	54 04	1 08
Christie, G. A.,	Northampton,	57,150 00	725 51	14 51
Clark, W. E.,	Framingham,	63,000 00	773 69	15 47
Daniels, George P.,	Salem,	65,930 00	921 50	18 43
Darling, H. E.,	Boston,	1,009,761 18	11,432 52	228 65
Fuller & Risley,	Springfield,	36,650 00	515 75	10 31
Fuller, W. A.,	Springfield,	136,570 00	1,967 33	39 35
Howland, S. D.,	Fall River,	85,726 50	1,053 09	21 06
Judd, Charles C.,	Holyoke,	81,640 00	647 86	12 96
Kilbride, J. J.,	Lawrence,	28,000 00	263 81	5 28
Lockey & Dennis,	Fitchburg,	29,150 00	447 70	8 95
Machell, James,	Lawrence,	53,200 00	655 80	13 11
Machell, James, & Co.,	Lawrence,	33,950 00	370 25	7 40

* Agency established Oct. 1, 1877. † Agency discontinued Jan. 31, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parker, F. C. & F. S.,	Pittsfield,	$26,950 00	$404 45	$8 09
Parks, L. C.,	Worcester,	77,536 00	877 63	17 55
Tinker, A. M.,	North Adams,	15,062 00	117 52	2 35
Tucke, E. M.,	Lowell,	67,125 00	1,086 73	21 73
Wood, Benj. L. jun.,	Taunton,	37,025 00	552 97	11 06
		$2,114,257 68	$25,503 90	$510 04
ROGER WILLIAMS INSURANCE COMPANY,	Providence, R.I.			
Barton, S. R. & Co.,	Webster,	$49,912 00	$828 35	$16 57
Chaffee, J. C.,	Lee,	50,800 00	930 36	18 61
Daggett & Richardson,	Attleborough,	45,700 00	531 13	10 62
Danforth, Wm. S.,	Plymouth,	6,633 00	154 73	3 09
Derby, John H.,	Salem,	42,250 00	711 50	14 23
Dunham & Wilson,	Pittsfield,	40,569 93	712 09	14 24
Hatch, Riley B.,	Fitchburg,	19,275 00	365 67	7 31
Hodges, Charles W.,	Foxborough,	4,700 00	55 16	1 10
Johnson, R. B.,	Holyoke,	24,660 00	224 51	4 49
Kendall, George E ,	Worcester,	47,720 00	640 10	12 80
Lincoln, Wm., & Co.,	Warren,	65,188 00	1,091 69	21 83
Merriam, Charles A.,	Chelsea,	120,685 00	1,395 92	27 92
Paige, I. Henry,	Lowell,	145,416 00	1,795 03	35 90
Parker, George G.,	Milford,	17,480 00	262 00	5 24
Phelps, Franklin S.,	Boston,	887,382 00	10,520 13	210 40
Potter, Arnold G.,	North Adams,	20,508 00	269 95	5 40
Puffer, Loring W.,	Brockton,	44,600 00	449 00	8 98
Remington, J. A.,	Fall River,	69,241 67	1,177 77	23 56
Reynard, Remington, & Co.,	Fall River,	38,300 00	604 20	12 08
Robinson, R. B.,	Westfield,	26,261 00	484 89	9 70

Tillinghast & Alden,	New Bedford,	$44,400 00	$612 49	$12 25
Warriner, S. C.,	Springfield,	84,716 00	1,568 25	31 36
Wood, B. L.,	Taunton,	35,643 25	608 89	12 18
		$1,932,040 85	$25,993 81	$519 86
ROYAL INSURANCE COMPANY,	Liverpool, Eng.			
* Abbott H. E.,	Brookline,	$60,650 00	$652 20	$13 04
Adams, Coleman S.,	Framingham,	82,014 00	1,026 24	20 52
Baker, Henry N.,	Newtonville,	6,450 00	36 75	73
* Ballard, E. O.,	Marlborough,	15,500 00	165 50	3 31
Barton, S. R., & Co.,	Webster,	80,092 00	1,114 86	22 30
Bicknell, Zechariah L.,	East Weymouth,	7,500 00	53 25	1 06
Bird, Herman,	Cambridge,	713,223 14	8,233 07	164 66
Briggs, Andrew S.,	Taunton,	184,685 00	2,403 19	48 06
Brown, Benjamin F.,	Charlestown,	127,200 00	1,751 17	35 02
Carter, B. F., & Co.,	Newburyport,	136,480 00	1,845 57	36 91
Chapin, Charles M.,	Hyde Park,	67,300 00	880 15	17 60
Conn, George H.,	Woburn,	222,540 00	2,685 65	53 71
Currier, Aug. N.,	Worcester,	288,844 00	3,775 57	75 51
Dudley, E. M.,	West Roxbury,	12,369 40	213 88	4 28
Edwards, John, & Co.,	Lawrence,	443,707 00	4,933 09	98 66
Fisher, Fred L.,	Medway,	81,775 00	1,391 30	27 83
Fiske, George B.,	Holliston,	83,000 00	1,057 70	21 15
Forbush, James M.,	Natick,	82,400 00	1,072 39	21 45
Foster & Scull,	Boston,	9,714,427 83	79,131 93	1,582 64
Francis, Fred A.,	Pittsfield,	52,300 00	1,018 97	20 38
Frankle, Jones,	Haverhill,	166,200 00	2,036 80	40 74
Gordon, William R.,	Beverly,	59,600 00	742 68	14 85
Gould, Jesse, & Son,	Chelsea,	237,955 80	3,437 81	68 75
Green, Darius A.,	Medford,	28,325 00	418 50	8 37

* From July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Grinnell, Lawrence,	New Bedford,	$286,030 00	$3,897 09	$77 94
Hartshorne, Charles F.,	Wakefield,	35,300 00	645 30	12 91
Hatch, Riley B.,	Fitchburg,	58,750 00	934 86	18 70
Hayward, S. A., & Co.,	Brockton,	169,250 00	2,439 49	48 79
Holbrook, Leander,	Milford,	25,600 00	395 00	7 90
Hunt Brothers,	Athol,	59,383 33	1,051 00	21 02
Jennings, Albert,	Wellesley,	78,800 00	1,179 38	23 58
Johnson, R. B.,	Holyoke,	144,730 00	1,541 33	30 83
Leonard & Lyman,	Westfield,	38,450 00	640 00	12 80
Liffer, Charles,	Boston,	295,025 00	3,416 28	68 33
Northey, William,	Salem,	399,264 00	4,810 59	96 21
Parks, L. C.,	Worcester,	47,969 00	860 59	17 21
Pease, Joseph T.,	Edgartown,	38,450 00	715 72	14 31
Phillips, Elisha M.,	Southbridge,	79,491 66	1,037 98	20 76
Porter, Charles H.,	Quincy,	101,631 00	1,427 25	28 54
Rice, Henry,	North Attleborough,	17,250 00	186 63	3 73
Sherman, Joseph,	East Weymouth,	45,900 00	765 18	15 30
Skerry, S. H., & Co.,	North Brookfield,	46,357 50	792 73	15 85
Slade, John P.,	Fall River,	146,075 00	1,914 17	38 28
Stacy, S. A., & Son,	Gloucester,	137,500 00	1,967 24	39 34
Stevens, C. G., & Son,	Clinton,	34,713 00	727 98	14 56
Stevenson & Dutton,	Pittsfield,	125,890 00	1,675 72	33 51
Stone, Josiah F.,	Winchester,	21,000 00	220 50	4 41
Stratton, Daniel W.,	Hudson,	28,100 00	372 39	7 45
Tapley, Charles,	Peabody,	155,825 00	1,999 50	39 99
Thompson & Read,	Waltham,	84,525 00	1,106 90	22 14
Tucke, E. M.,	Lowell,	53,250 00	889 25	17 78
Walker, Oliver,	Northampton,	108,697 22	1,233 36	24 66

Westgate, J. E., & Son,	Boston and Melrose,	$51,575 00	$527 38	$10 55
Wetherbee & Nutter,	Brighton,	164,510 00	2,412 89	48 26
* Whitaker, C. F., & Co.,	North Adams,	101,070 00	1,607 73	32 15
† Whitaker, V. A.,	North Adams,	53,637 00	1,008 08	20 16
Whitmore, J. C.,	East Boston,	343,963 00	3,626 04	72 52
Williams & Nims,	Greenfield,	37,550 00	484 18	9 68
		$16,564,049 88	$168,587 93	$3,371 68
ROYAL CANADIAN INSURANCE COMPANY,	Montreal, Can.			
Abbott, H. E.,	Brookline,	$41,200 00	$596 00	$11 92
Barnes, William,	Marlborough,	30,875 00	431 00	8 62
Barton, S. R., & Co.,	Webster,	28,875 00	451 23	9 02
Bird, Herman,	Cambridge,	136,325 00	1,773 29	35 47
Boardman, Charles H.,	Lynn,	193,828 00	2,772 56	55 45
Brewster & Graves,	Newburyport,	98,054 00	1,118 35	22 37
Brimhall, Elisha,	Clinton,	17,500 00	314 50	6 29
Brown, Benjamin F.,	Charlestown,	94,950 00	1,514 77	30 30
Bush, Andrew L.,	Westfield,	87,750 00	1,114 89	22 30
Chace & Slade,	Fall River,	71,129 17	1,117 27	22 35
Chapin & Williams,	Greenfield,	37,364 00	433 73	8 67
Clark, W. E.,	Framingham,	5,380 00	719 96	14 40
Colby, Wm. R., & Co.,	Salem,	97,450 00	1,360 17	27 20
Cook, Samuel H.,	New Bedford,	89,638 00	1,064 15	21 28
Daggett, Homer M.,	Attleborough,	12,350 00	188 00	3 76
Dunham, H. J.,	Stockbridge,	17,100 00	282 75	5 65
Edwards, J., & Co.,	Lawrence,	100,695 00	1,912 95	38 26
Fiske, George B.,	Holliston,	40,485 00	509 23	10 18
Francis, Fred. A.,	Pittsfield,	24,314 00	401 95	8 04
Frankle, Jones,	Haverhill,	70,300 00	817 10	16 34
Fullerton, C. D.,	Brockton,	48,000 00	765 37	15 31

* Commenced July 1, 1877. † Agency ceased July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Gould, Jesse, & Son,	Chelsea,	$87,563 60	$785 55	$15 71
Jones, Arthur H.,	Athol,	21,150 00	308 50	6 17
Judd, Charles C.,	Holyoke,	104,185 00	1,040 82	20 82
Lincoln, William, & Co.,	Warren,	6,000 00	36 91	74
Lockey & Dennis,	Fitchburg,	128,675 00	1,687 56	33 75
Meldram, N. P.,	Manchester,	6,100 00	110 75	2 21
Parker, George G.,	Milford,	20,250 00	295 34	5 90
Parks, L. C.,	Worcester,	286,928 67	3,473 95	69 48
Pease & Selkirk,	Lee,	29,200 00	434 12	8 68
Peck & Pierce,	Northampton,	53,900 00	696 52	13 93
Perkins, G. Henry,	Hyde Park,	252,505 00	2,514 97	50 29
Phillips, E. M.,	Southbridge,	10,900 00	173 75	3 47
Porter, Samuel,	Beverly,	6,000 00	65 17	1 30
Potter, Arnold G.,	North Adams,	52,000 00	575 58	11 51
Rice, Henry,	North Attleborough,	3,550 00	48 12	96
Selkirk, A. W.,	Great Barrington,	32,800 00	455 75	9 11
Sise, Charles F., Fire,	Boston,	2,541,626 23	32,986 50	659 73
Sise, Charles F., Marine,	Boston,	305,147 96	5,923 15	118 46
Stacy, S. A., & Son,	Gloucester,	135,700 00	2,109 82	42 20
Stevenson & Dutton,	Pittsfield,	23,225 00	395 10	7 90
Tapley, Charles,	Peabody,	49,750 00	805 57	16 11
Taylor, George W.,	Lexington,	3,250 00	48 08	96
Tucke, E. M.,	Lowell,	99,338 00	1,375 10	27 50
Upton, Daniel,	Adams,	29,600 00	426 63	8 53
* Westgate, J. E., & Son,	Boston and Melrose,	67,276 40	597 12	11 94
Williams, S. A.,	Taunton,	72,240 00	1,060 08	21 20
		$5,772,423 03	$78,089 73	$1,561 74

SAFEGUARD FIRE INSURANCE COMPANY,	New York, N.Y.			
† Eddy, Peleg E.,	Boston,	$211,330 00	$2,327 48	$46 55
Merrifield, H. K., & Co.,	Boston,	384,673 93	2,887 83	57 76
		$595,993 93	$5,215 31	$104 31
SCOTTISH COMMERCIAL INSURANCE COMPANY,	Glasgow, Scotland.			
‡ Abbott, H. E.,	Brookline,	$46,284 00	$1,026 78	$20 54
Barrows, Roswell S.,	Jamaica Plain,	68,705 00	821 83	16 44
Brainard, J. C.,	Amherst,	19,720 00	221 45	4 43
Brewster & Graves,	Newburyport,	87,287 00	846 37	16 93
Briggs, Andrew S.,	Taunton,	8,910 00	118 35	2 37
Burge, Lorenzo,	Waltham and Boston,	75,433 00	560 00	11 20
Church, H. C.,	Lowell,	8,750 00	87 55	1 75
Clark, W. E.,	Framingham,	4,500 00	78 15	1 56
Covel & Haffards,	Fall River,	139,451 00	1,672 68	33 45
Crane, Wesley C.,	Somerville,	13,100 00	195 25	3 90
Driver & Davis,	Lowell,	26,955 00	328 57	6 57
Dunham & Wilson,	Pittsfield,	84,662 25	925 21	18 50
Farnsworth, Ezra S.,	Newtonville,	13,600 00	156 25	3 12
Flagg & Dowlin,	North Adams,	33,400 00	496 15	9 92
Follansbee, H. L.,	Gloucester,	125,025 00	1,570 10	31 40
Gray & Mair,	Boston,	399,278 00	4,523 51	90 47
Hastings, W. B., & Co.,	East Cambridge,	86,645 00	1,008 65	20 17
Hovey & Fenno,	Boston,	2,478,277 00	13,583 15	271 66
Johnson, Thomas H.,	Salem,	77,150 00	966 22	19 32
Judd & Gray,	Springfield,	299,132 00	3,314 13	66 28
Mair, Thomas,	Boston,	380,079 00	3,596 39	71 93
Murphy, James,	Lawrence,	39,000 00	448 87	8 98
Packard, S. Franklin,	Brockton,	30,850 00	331 18	6 62
Peck & Pierce,	Northampton,	119,195 00	1,522 32	30 45

* Resigned agency May 31, 1877. † From Aug. 1, 1877, to Oct. 31, 1877. ‡ From July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Perkins, G. Henry,	Hyde Park,	$98,256 66	$1,025 18	$20 50
Sears & Bowers,	Boston,	158,175 00	1,343 88	26 88
Tillinghast & Alden,	New Bedford,	137,240 00	1,723 93	34 48
Washburn, J. D.,	Worcester,	249,051 00	2,985 70	59 71
Westgate, J. E., & Son,	Boston and Melrose,	142,403 66	2,017 14	40 34
Wetherbee & Nutter,	Brighton,	131,412 00	1,979 49	39 59
		$5,581,926 57	$49,474 43	$989 46
SECURITY INSURANCE COMPANY,	New Haven, Conn.			
Bush, Andrew L.,	Westfield,	$53,000 00	$657 22	$13 14
Christie, G. A.,	Northampton,	108,350 00	1,308 33	26 17
Covel & Haffards,	Fall River,	68,200 00	887 18	17 74
Harrington, N. A.,	Worcester,	290,388 36	1,777 04	35 54
Judd, Warner, & Co.,	Springfield,	70,451 75	1,140 16	22 80
Reed & Brother,	Boston,	999,236 00	9,850 84	197 02
Walden & Miller,	North Adams,	64,661 03	963 67	19 27
		$1,654,287 14	$16,584 44	$331 68
STANDARD FIRE INSURANCE COMPANY,	New York, N.Y.			
Fitch, Dana K.,	Worcester,	$27,550 00	$295 56	$5 91
Mercer & Whittemore,	Boston,	408,031 50	2,945 83	58 92
		$435,581 50	$3,241 39	$64 83
STANDARD FIRE INSURANCE COMPANY,	Trenton, N.J.			
Beer, Enoch H.,	North Adams,	$16,416 66	$192 12	$3 84
Brainard, J. C.,	Amherst,	86,242 00	1,282 39	25 65
Brown, Henry A.,	Salem,	4,050 00	195 73	3 91
Chace & Slade,	Fall River,	27,375 00	409 60	8 19

Church, H. C.,	Lowell,	$8,500 00	$175 00	$3 50
Fuller & Risley,	Springfield,	53,700 00	912 55	18 25
Fuller, W. A.,	Springfield,	220,477 14	3,515 99	70 32
Kilbride, J. J.,	Lawrence,	2,300 00	37 25	74
Machell James,	Lawrence,	6,750 00	104 95	2 10
Machell, James, & Co.,	Lawrence,	6,300 00	79 15	1 58
Martin, William,	North Adams,	24,978 50	213 21	4 26
Paige, John C.,	Boston,	777,179 23	11,725 44	234 51
Parks, L. C.,	Worcester,	80,018 75	1,057 03	21 14
Pease & Selkirk,	Lee,	29,550 00	493 25	9 86
Selkirk, A. W.,	Great Barrington,	32,245 00	630 52	12 61
Sturgis, William L.,	Lynn and Manchester,	60,600 00	661 87	13 24
		$1,436,682 28	$21,686 05	$433 70
STAR FIRE INSURANCE COMPANY,	New York, N.Y.			
Fitch, Dana K.,	Worcester,	$34,350 00	$335 03	$6 70
Mercer & Whittemore,	Boston,	459,651 50	3,612 54	72 25
		$494,001 50	$3,947 57	$78 95
STERLING FIRE INSURANCE COMPANY,	New York, N.Y.			
Stearns Brothers,	Boston,	$108,682 00	$619 08	$12 38
ST. JOSEPH FIRE AND MARINE INSURANCE CO.,	St. Joseph, Mo.			
Bacheller & Parsons,	Lynn,	$24,200 00	$252 18	$5 04
Bacon, Henry S.,	Milford,	6,800 00	83 62	1 67
Baker, Henry N.,	Boston,	1,261,866 00	17,296 00	345 92
Hartwell, Julius F.,	Springfield,	45,250 00	459 31	9 19
Hinckley, Joseph W.,	Taunton,	74,041 00	791 06	15 82
Mellen, George F., & Co.,	Fall River,	5,150 00	62 50	1 25
Peck & Pierce,	Northampton,	8,100 00	99 79	2 00

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Plimpton, M. F.,	Fitchburg,	$12,300 00	$243 25	$4 86
Washburn, John P.,	Barnstable,	7,000 00	97 04	1 94
		$1,444,707 00	$19,384 75	$387 69
ST. LOUIS INSURANCE COMPANY,	St. Louis, Mo.			
Carpenter, GEORGE O.,	Boston,	$770,056 78	$11,143 87	$222 88
ST. NICHOLAS INSURANCE COMPANY,	New York, N.Y.			
Baker, Ezra,	Lynn,	$4,500 00	$78 75	$1 57
Hill, John Q.,	Worcester,	8,500 00	93 75	1 87
Long, Edward A.,	Boston,	1,056,250 00	6,807 47	136 15
Odell, Charles,	Salem,	10,200 00	117 51	2 35
		$1,079,450 00	$7,097 48	$141 94
ST. PAUL FIRE AND MARINE INSURANCE CO.,	St. Paul, Minn.			
Allison, Henry,	Fitchburg,	$20,850 00	$273 54	$5 47
* Ballard, E. O.,	Marlborough,	32,550 00	557 98	11 16
Carpenter, George O.,	Boston,	1,054,263 14	14,021 48	280 43
Colby, William R., & Co.,	Salem,	23,075 00	361 13	7 22
† Eldred, E., & Co.,	Worcester,	87,145 00	888 88	17 77
Gilman, F. L.,	New Bedford,	43,200 00	825 45	16 51
Hastings, W. B., & Co.,	East Cambridge,	72,650 00	1,354 66	27 09
Howe, Samuel E.,	Pittsfield,	25,814 00	397 65	7 95
Howland, S. D.,	Fall River,	65,725 00	983 38	19 67
Hunt, George F.,	Lowell,	12,750 00	128 75	2 57
Lincoln, William, & Co.,	Warren,	59,101 00	1,012 45	20 25
Munroe, A. C ,	Worcester,	17,725 00	293 38	5 86
Norwood, J. K., & Co.,	Lawrence,	20,200 00	354 45	7 08

Silsbee & Pickford,	Lynn,	$109,975 00	$1,590 84	$31 82
Stevenson & Dutton,	Pittsfield,	7,875 00	139 47	2 78
Warriner, S. C.,	Springfield,	95,514 35	1,727 38	34 55
		$1,748,412 49	$24,910 87	$498 18
SUN FIRE INSURANCE COMPANY,	Philadelphia, Penn.			
Stearns Brothers,	Boston,	$629,659 00	$6,531 72	$195 95
TEUTONIA FIRE INSURANCE COMPANY,	Philadelphia, Penn.			
Ellison, Hollis, & Co.,	Boston,	$8,000 00	$47 00	$1 41
TOLEDO FIRE AND MARINE INSURANCE CO.,	Toledo, Ohio.			
Clark & Babb,	Boston,	$555,505,99	$6,447 60	$128 95
TRADE INSURANCE COMPANY,	Camden, N.J.			
Adams, Edward F.,	Haverhill,	$30,265 00	$416 51	$8 33
‡ Cardell, E. L.,	Lowell,	53,061 00	801 07	16 02
§ Cardell, E. L., & Co.,	Lowell,	57,022 00	795 61	15 91
Howland, S. D.,	Fall River,	33,900 00	647 11	12 94
Johnson, William F.,	Lynn,	31,000 00	498 80	9 98
Jordan, Lovett, & Co.,	Boston,	633,750 00	7,517 36	150 35
Judd & Gray,	Springfield,	9,200 00	167 97	3 36
Judd, Warner, & Co.,	Springfield,	116,584 75	1,827 56	36 55
Lockey & Dennis,	Fitchburg,	51,897 00	925 72	18 51
‖ Mann & Hutchins,	Lawrence,	50,312 50	752 46	15 05
Peck & Pierce,	Northampton,	32,460 00	484 81	9 70
Walden & Miller,	North Adams,	625 00	15 62	31

* From April 1, 1877. † For eight months. ‡ From Nov. 1, 1876, to Feb. 28, 1877. § From March 1, 1877, to Nov. 1, 1877. ‖ For seven months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Warner, Earl, jun.,	Worcester,	$77,275 00	$1,307 35	$26 15
Whitaker, C. F., & Co.,	North Adams,	47,875 00	815 07	16 30
		$1,225,227 25	$16,973 02	$339 46
TRADERS' INSURANCE COMPANY,	Chicago, Ill.			
Allison, Henry,	Fitchburg,	$14,500 00	$232 58	$4 65
Baker, Ezra,	Lynn,	97,790 00	1,472 35	29 45
Church, H. C.,	Lowell,	16,000 00	304 00	6 08
Denney & Bruerton,	Boston,	696,144 65	7,257 19	145 14
Hastings, W. B., & Co.,	East Cambridge,	81,475 00	1,446 28	28 93
Howe, Samuel E.,	Pittsfield,	4,000 00	50 00	1 00
Howland, S. D.,	Fall River,	7,775 00	144 63	2 89
Kendall, George E.,	Worcester,	28,740 00	520 79	10 42
Stevenson & Dutton,	Pittsfield,	6,625 00	112 02	2 24
Stone, Emerson,	Spencer,	41,816 67	621 61	12 43
Walker, Oliver,	Northampton,	29,450 00	284 00	5 68
Warriner, S. C.,	Springfield,	139,831 26	2,445 14	48 90
		$1,164,147 58	$14,890 59	$297 81
TRANSATLANTIC FIRE INSURANCE COMPANY,	Hamburg, Ger.			
* Ballard & Conn,	Boston,	$72,950 00	$835 93	$16 72
UNION INSURANCE COMPANY,	Philadelphia, Penn.			
Parks, L. C.,	Worcester,	$48,050 00	$406 59	$12 20
Sawyer & Blake,	Boston,	349,355 00	2,424 82	72 74
		$397,405 00	$2,831 41	$84 94

UNION MARINE AND FIRE INSURANCE CO.,	Galveston, Texas,			
Carpenter, George O.,	Boston,	$555,929 97	$7,768 80	$155 38
UNITED STATES PLATE GLASS INSURANCE CO.,	Philadelphia, Penn.			
Barrows, Roswell S.,	Boston,	$21,304 00	$692 00	$20 76
Brown Brothers,	Holyoke,	–	16 10	48
Greene, W. S.,	Fall River,	9,153 00	447 48	13 42
Hill, John Q.,	Worcester,	1,087 00	51 06	1 53
		$31,544 00	$1,206 64	$36 19
VIRGINIA FIRE AND MARINE INSURANCE CO.,	Richmond, Va.			
† Boardman, C. H.,	Lynn,	$36,600 00	$537 30	$10 75
Ellison, Hollis, & Co.,	Boston,	88,447 00	1,026 73	20 53
Ellison, W. H.,	Boston,	241,387 00	3,078 23	61 56
Harding, W. B.,	South Boston,	11,250 00	127 76	2 56
		$377,684 00	$4,770 02	$95 40
WATERTOWN FIRE INSURANCE COMPANY,	Watertown, N.Y.			
Abbott, H. E.,	Brookline,	$53,950 00	$554 93	$11 10
Arnold, William D.,	Rockland,	11,700 00	126 37	2 53
Bacon, Henry S.,	Milford,	11,300 00	100 30	2 00
Barnes, Francis G.,	Newton,	20,650 00	224 69	4 49
Barton, S. R., & Co.,	Webster,	9,150 00	79 95	1 60
Beer, Enoch H.,	North Adams,	28,775 00	268 54	5 37
Billings, Henry W.	Conway,	3,700 00	44 25	88
Briggs, Horace S.,	Worcester,	19,775 00	148 20	2 96
Bush, Andrew L.,	Westfield,	32,630 00	303 74	6 07
Carter, Ira O.,	Arlington,	800 00	9 00	18
Chaffee, J. C.,	Lee,	118,900 00	1,076 36	21 53
Childs, Henry S.,	Deerfield,	9,700 00	135 38	2 71

* From Oct. 10, 1877. † To May 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Christie, G. A.,	Northampton,	$11,350 00	$140 62	$2 81
Clapp, Lafayette,	Easthampton,	21,750 00	228 00	4 56
Collins, Stephen,	Newburyport,	15,300 00	145 00	2 90
Collins, Thomas C.,	Middleborough,	5,600 00	49 00	98
Daggett & Richardson,	Attleborough,	14,950 00	132 69	2 65
Daniels, George P.,	Salem,	52,384 00	583 74	11 67
Denny, Charles A.,	Leicester,	19,050 00	182 60	3 65
* Dix, George L.,	Boston,	215,425 00	1,679 60	33 59
Edwards, J., & Co.,	Lawrence,	38,250 00	259 85	5 20
Elliott, George M.,	Lowell,	97,675 00	799 59	15 99
Frankle, Jones,	Haverhill,	11,750 00	102 30	2 05
French, H. T.,	Hudson,	3,000 00	29 55	59
Gillett, T. C.,	Granville,	500 00	5 50	11
Glazier, Thomas E.,	Gardner,	11,050 00	107 86	2 16
Guild, Virgil,	Ware,	800 00	8 00	16
Hall, Julius A.,	Amherst,	3,300 00	45 00	90
Hamant, Charles,	Medfield,	13,284 00	196 10	3 92
Hardwick, John,	Quincy,	28,700 00	295 49	5 91
Hartshorne, Charles F.,	Wakefield,	7,825 00	67 32	1 35
Haynes, A. W.,	Still River,	23,700 00	180 35	3 60
Houghton, Horatio,	West Boylston,	1,900 00	13 58	27
Jones, Arthur H.,	Athol,	19,050 00	194 37	3 89
Judd, Charles C.,	Holyoke,	33,575 00	310 08	6 20
Kittredge, C. B.,	Westborough,	16,375 00	116 19	2 32
Lincoln, William, & Co.,	Warren,	1,650 00	57	01
Lockey & Dennis,	Fitchburg,	77,125 00	554 15	11 08
Martin, William,	North Adams,	21,860 00	166 39	3 33
Medcalf, William,	Ware,	25,235 00	282 05	5 64

Merriam, Charles A.,	Chelsea,	$450,650 00	$2,984 96	$59 70
Merrill, E. S.,	Winchendon,	11,200 00	146 53	2 93
Millay, G. A.,	Southbridge,	75,315 00	744 82	14 90
Montague, J. S.,	Brookfield,	27,400 00	230 00	4 60
Morse, Aaron R.,	Haydenville,	93,760 00	912 66	18 25
Ober, Joseph E.,	West Medford,	21,900 00	177 45	3 55
† O'Neil, J. W.,	Florence,	45,910 00	467 83	9 36
Packard, S. F.,	Brockton,	1,400 00	28 00	56
Parker, F. C., & F. S.,	Pittsfield,	26,200 00	255 75	5 11
Parks, L. C.,	Worcester,	43,170 00	364 58	7 29
Plimpton, Merrill F.,	Fitchburg,	15,750 00	155 00	3 10
Puffer, H. M.,	Shelburne Falls,	18,600 00	182 60	3 65
Reed, E. M.,	Mansfield,	1,800 00	23 00	46
Remington, J. A.,	Fall River,	34,450 00	434 09	8 68
Reynard, Remington, & Co.,	Fall River,	1,000 00	5 00	10
Ryder, Austin G.,	Taunton,	39,025 00	182 30	3 65
Selkirk, A. W.,	Great Barrington,	17,825 00	112 09	2 24
Serratt, William D.,	Melrose,	23,950 00	160 30	3 21
Shattuck, John N.,	Natick,	111,165 00	1,137 13	22 74
Silsbee, James B.,	Lynn,	124,410 00	1,080 06	21 60
Stone, Daniel,	North Dana,	14,925 00	117 78	2 36
Stone, Emerson,	Spencer,	63,600 00	610 83	12 22
Swift, Reuben W.,	Provincetown,	1,900 00	40 00	80
Talbot, Jabez, Jun.,	Stoughton,	12,925 00	93 14	1 86
Taylor, W. A.,	Granby,	23,350 00	221 10	4 42
Tilton, W. A.,	Ashland,	500 00	7 50	15
Underwood, George E.,	Ayer,	161,375 00	1,488 98	29 78
Van Campen Hiram,	New Bedford,	124,825 00	1,237 26	24 75

* For six months, from May to October inclusive.

† To July 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Wait Luther,	Ipswich,	$1,300 00	$13 00	$0 26
Warriner, S. C.,	Springfield,	310,254 00	3,035 15	60 70
		$3,013,277 00	$26,596 14	$531 89
WESTCHESTER FIRE INSURANCE COMPANY,	New Rochelle, N.Y.			
Babb, George W., Jun.,	Boston,	$2,719,500 33	$24,269 73	$485 39
Beer, Enoch H.,	North Adams,	17,666 66	231 41	4 63
Brainard, J. C.,	Amherst,	14,050 00	203 10	4 06
Brewster & Graves,	Newburyport,	82,017 00	986 63	19 73
Brown Brothers,	Holyoke,	135,452 00	1,534 21	30 68
Brown, Henry A.,	Salem,	93,623 00	1,442 65	28 85
* Cardell, E. L.,	Lowell,	127,325 00	1,422 05	28 44
† Cardell, E. L., & Co.,	Lowell,	149,650 50	1,820 19	36 40
Chaffee, J. C.,	Lee,	36,800 00	437 12	8 74
Christie, G. A.,	Northampton,	123,150 00	1,329 20	26 58
Cowles, M. E.,	Sheffield,	57,740 00	720 15	14 40
Daggett & Richardson,	Attleborough,	57,825 00	816 76	16 34
Dunham, H. J.,	Stockbridge,	27,880 00	278 23	5 56
Edwards, J., & Co.,	Lawrence,	86,215 00	1,034 72	20 69
Foote, William H.,	Westfield,	80,560 00	1,010 89	20 22
Frankle, Jones,	Haverhill,	47,710 00	650 56	13 01
Gilman, F. L.,	New Bedford,	59,488 00	922 18	18 44
Hayden, Joseph P.,	Wareham,	43,400 00	689 83	13 80
Johnson, William F.,	Lynn,	54,650 00	856 49	17 13
‡ Judd, C. C.,	Holyoke,	15,350 00	194 92	3 90
Lockey & Dennis,	Fitchburg,	174,450 00	2,545 59	50 91
Martin William,	North Adams,	24,800 00	150 62	3 01
Medcalf William,	Ware,	32,735 00	381 19	7 62

Meldram, Nathan P.,	Manchester,	$15,850 00	$204 38	$4 09
Parker, F. C. & F. S.,	Pittsfield,	61,800 00	798 29	15 97
Parker, George G.,	Milford,	24,600 00	388 38	7 76
Remington, J. A.,	Fall River,	56,816 66	804 26	16 09
Reynard, Remington, & Co.,	Fall River,	34,825 00	600 15	12 00
Shattuck, John N.,	Natick,	47,100 00	574 96	11 50
Thomas, Edward A.,	Amherst,	11,300 00	166 75	3 33
Underwood, George E.,	Ayer,	81,270 00	1,031 25	20 62
Upton, Daniel,	Adams,	31,825 00	430 88	8 62
Warner, Earl, jun.,	Worcester,	162,025 00	1,983 13	39 66
Warriner, S. C.,	Springfield,	232,016 50	2,891 17	57 82
Wood, B. L.,	Taunton,	65,810 00	1,010 59	20 21
		$5,087,275 65	$54,812 61	$1,096 20
WESTERN ASSURANCE COMPANY,	Toronto, Ca.			
Almy, Charles,	New Bedford,	$19,500 00	$355 90	$7 12
Ballard, E. O.,	Marlborough,	40,750 00	513 46	10 27
§ Boardman, C. H.,	Lynn,	49,500 00	699 94	14 00
Carpenter, George O.,	Boston,	2,192,364 92	27,333 11	546 66
Colby, Wm. R., & Co.,	Salem,	33,630 00	569 88	11 40
‖ Conn, George H.,	Woburn,	24,410 00	310 85	6 22
Currier, Aug. N.,	Worcester,	133,413 00	1,954 03	39 08
Hatch, R. B.,	Fitchburg,	11,600 00	225 37	4 51
Hinckley, Joseph W.,	Taunton,	12,950 00	226 75	4 53
Howe, Samuel E.,	Pittsfield,	24,100 00	328 25	6 56
Howland, S. D.,	Fall River,	30,087 00	449 51	8 99
Lincoln, Wm., & Co.,	Warren,	34,040 00	559 48	11 19
Peck & Pierce,	Northampton,	14,100 00	145 27	2 91
Stone, Emerson,	Spencer,	35,066 00	457 64	9 15

* From Nov. 1, 1876, to Feb. 28, 1877. † From March 1, 1877, to Nov. 1, 1877. ‡ From Oct. 1, 1877. § From June 1, 1877. ‖ From Sept. 1, 1877.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Warriner, S. C.,	Springfield,	$177,131 50	$2,457 67	$49 15
* Whitaker, C. F., & Co.,	North Adams,	41,292 50	621 84	12 44
		$2,873,934 92	$37,208 95	$744 18
WILLIAMSBURG CITY FIRE INSURANCE COMPANY,	Brooklyn, N.Y.			
† Cardell, E. L., & Co.,	Lowell,	$21,500 00	$221 25	$4 42
Christie, G. A.,	Northampton,	29,250 00	293 88	5 88
Dunham & Wilson,	Pittsfield,	12,000 00	53 58	1 07
Fuller & Risley,	Springfield,	52,700 00	502 47	10 05
Fuller, W. A.,	Springfield,	51,500 00	590 81	11 82
Judd & Gray,	Springfield,	144,485 00	1,442 71	28 85
Porter, Charles H.,	Boston,	858,975 00	5,076 50	101 52
Tillinghast & Alden,	New Bedford,	5,500 00	169 35	3 39
		$1,175,910 00	$8,350 55	$167 00
TOTALS,		$459,022,338 16⅔	$4,568,453 20	$102,386 97

* Commenced June 1, 1877. † From Oct. 1, 1877, to Nov. 1, 1877.

APPENDIX.

APPENDIX.

[These statements, not having been received in season to be inserted in their appropriate places, are here preserved for statistical purposes.]

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* *Secretary*, CYRUS STORY.

Office, No. 2 Spring Street.

STATEMENT FOR 1877.

Assets.	
Cash in office of the company,	$1,971 42
Income.	
Received for assessment on subscription notes,	$47,711 26
for desk sold,	20 00
reserve from 1876,	2,182 32
Total Income,	$49,913 58
Expenditures.	
Paid for marine losses,	$43,896 34
for salaries of officers and employees,	1,600 00
for rent, office, and incidental expenses,	2,445 82
reserve to 1878,	1,971 42
Total Expenditures,	$49,913 58
Miscellaneous.	
Marine risks written during the year,	$1,648,820 00

* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent., and decrease as the season advances to 4 per cent., which is the lowest premium. Extra hazardous risks pay extra premiums.

WHATELY MUTUAL FIRE INSURANCE COMPANY, WHATELY.

[Incorporated May 13, 1873. Commenced business May 15, 1873.]

CHESTER K. WAITE, *President.* *Secretary*, SAMUEL LESURE.

[NOTE. — This company insures dwelling-houses, farm-buildings, and contents, only in the town of Whately, under section 10, chapter 375, Acts of 1872.]

SUMMARY OF ASSETS, DEC. 31, 1877.

Assessments on deposit notes, due and collectible, . .	$125 00

LIABILITIES.

Adjusted losses and claims, due and unpaid, . . .	$125 00

INCOME.

Received from assessments on deposit notes, . . .		$662 50
from all other sources, ...		3 12
Deposit notes received during the year, . .	$99 84	
Gross Cash Income, ...		$665 62

EXPENDITURES.

Net amount paid for losses, ...	$662 50
Paid for State and local taxes, ...	7 91
Gross Cash Expenditures, ...	$670 41

MISCELLANEOUS.

Risks outstanding Dec. 31, 1876, . .	$190,710 75	
written during 1877, ...	832 00	
Total, ...		$191,542 75
Risks terminated during 1877, ...		137,515 25
Net amount in force Dec. 31, 1877, ...		$54,027 50
Deposit notes received on outstanding risks, . . .		4,637 50
Losses incurred during the year, ...		787 50
Assessments laid on deposit notes, ...		787 50

INSURANCE LAWS OF 1877.

[CHAP. 28.]

AN ACT in relation to the surrender of Securities deposited with the Treasurer by Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Securities deposited with the treasurer of the Commonwealth by any insurance company under the provisions of the sixth section of chapter one hundred and forty-one of the acts of the year eighteen hundred and seventy-three, may be surrendered to the company so depositing the same whenever satisfactory proof shall have been furnished to the insurance commissioner that said company has ceased to do business in this Commonwealth, and that all its liabilities to the Commonwealth and to holders of policies effected in this Commonwealth have been cancelled and discharged.

SECT. 2. This act shall take effect upon its passage. [*Approved February 27, 1877.*

[CHAP. 29.]

AN ACT to provide for the Revocation of Licenses of Insurance Brokers for certain causes.

Be it enacted, &c., as follows:

SECT. 1. Whenever it shall appear to the insurance commissioner of this Commonwealth that any insurance broker, holding a license as such broker from said commissioner, has collected the premium or any portion thereof upon any policy of insurance intrusted to said broker by any insurance company organized or incorporated under the laws of this Commonwealth, or by any duly authorized agent in this Commonwealth of an insurance company of another state or foreign country, and has failed or neglected to pay over the same to said insurance company or agent entitled to the same, within thirty days from the time the said premium was collected, it shall then be the duty of the insurance commissioner to revoke the license of such broker, and such license shall not be renewed nor any new license granted in place thereof to said party within one year from the date of such revocation.

SECT. 2. Before any license shall be revoked, as provided in the first section of this act, the insurance commissioner shall require from any aggrieved insurance company or agent as aforesaid, a written statement of facts, signed and sworn to by any officer of the insurance company, or by the authorized agent as aforesaid, showing the amount of premium and of whom and by whom collected, for what policy or policies, and the date of such payment or payments, and such other evidence as said commissioner may desire to clearly establish the facts in the case, and said broker may be heard before said commissioner in his defence, in such manner and at such time as said commissioner shall determine.

SECT. 3. Insurance companies and agents as aforesaid shall, at least five days before furnishing to the insurance commissioner the statement required

by the second section of this act, notify the broker affected by such statement by a notice in writing, delivered to him personally or by letter postpaid, or delivered at the residence or place of business of said broker, giving a substantial copy of the statement to be presented to the insurance commissioner, and the date it is to be so presented, and they shall furnish the proper proof that such notice has been given.

SECT. 4. Whenever a broker's license has been revoked by virtue of this act, the insurance commissioner shall cause notice of such revocation to be published in such manner as he may deem best for the protection of the public. [*Approved February 27, 1877.*

[CHAP. 36.]

AN ACT to amend an Act relating to Dividends of Joint Stock Fire and Marine Insurance Companies, and to define the words "Joint Stock," and confirm the acts of certain Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. The first section of chapter two hundred and twenty-two of the acts of the year eighteen hundred and seventy-four is hereby amended so that the words "joint stock fire and marine insurance companies organized under the laws of this Commonwealth" shall be construed to include all fire, marine, and fire and marine insurance companies in this Commonwealth, having a paid up cash capital stock in conformity to law, whether acting by authority of a specific charter or organized under the general laws of this Commonwealth, but not to include mutual insurance companies having a guarantee capital; and the words "joint stock" as applied to insurance companies in the various statutes of this Commonwealth shall be construed as heretofore provided in this act.

SECT. 2. All acts of insurance companies of this Commonwealth, whereby they have in good faith and with the approval of the insurance commissioner, acting under the supposed authority conferred by chapter two hundred and twenty-two of the acts of the year eighteen hundred and seventy-four, declared and paid dividends or increased their capital stock, they having otherwise conformed to the laws, are hereby legalized and confirmed. [*Approved March 10, 1877.*

[CHAP. 61.]

AN ACT concerning Foreign Life Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. The provisions of chapter one hundred and eighty-six of the acts of the year eighteen hundred and sixty-one shall not apply to life insurance companies created by the laws of other states or countries, legally transacting business in this Commonwealth.

SECT. 2. This act shall take effect upon its passage. [*Approved March 16, 1877.*

[CHAP. 64.]

AN ACT to extend the time for settling and closing up the business affairs of the Central Mutual Fire Insurance Company of Worcester.

Be it enacted, &c., as follows:

SECT. 1. The time for settling and closing up the business affairs of the Central Mutual Fire Insurance Company of Worcester is hereby extended until the first day of June in the year one thousand eight hundred and seventy-eight.

SECT. 2. This act shall take effect upon its passage. [*Approved March 19, 1877.*

[Chap. 85.]

An Act to fix the Fees and Expenses chargeable in Fire Inquests.

Be it enacted, &c., as follows:

The fees of the magistrate and the expenses of the inquisition in cases of fire, under the provisions of chapter three hundred and three of the acts of the year eighteen hundred and sixty-seven, shall be the same as are provided by statute for similar services and expenses at coroners' inquests. [*Approved March 29, 1877.*

[Chap. 164.]

An Act authorizing Appeals from Decisions of the Tax Commissioner in relation to the Taxation of Insurance Companies.

Be it enacted, &c., as follows:

Sect. 1. Any party aggrieved by the decision of the tax commissioner upon any matter arising under the provisions of chapter one hundred and forty-one of the acts of the year eighteen hundred and seventy-three and the acts in amendment thereof, may apply to the board of appeal constituted under the provisions of chapter two hundred and eighty-three of the acts of the year eighteen hundred and sixty-five, for a correction of the same, within ten days after notice of any such decision. Upon such appeal said board shall as soon as may be give a hearing to such party, and shall decide the matter in question, and this decision shall be final.

Sect. 2. The decision of the board of appeal, upon any matter brought before it under the provisions of this act or any other providing for appeals from the decision of the tax commissioner, shall be conclusive as to the rights of the parties affected, although payments have been made as required by the commissioner's decision; and any overpayment of tax determined by such decision shall be reimbursed from the treasury of the Commonwealth.

Sect. 3. This act shall take effect upon its passage. [*Approved April 26, 1877.*

[Chap. 175.]

An Act to provide for the Redemption of the Guarantee Capital of Mutual Fire Insurance Companies, and for other purposes.

Be it enacted, &c., as follows:

Sect. 1. No semi-annual dividend on the guarantee capital of any mutual fire insurance company organized under chapter three hundred and seventy-five of the acts of the year eighteen hundred and seventy-two, which shall be payable subsequent to the time fixed for the payment of the next semi-annual dividend of such company, shall exceed three and one-half per centum; if any such dividend shall be less than three and one-half per centum it shall be made up as heretofore provided by law in regard to dividends of five per centum.

Sect. 2. Whenever the contingent funds in the possession of any such company shall equal the amount of its guarantee capital and all dividends due or accrued thereon, said company may at any time, or from time to time thereafter, by a majority vote of the members present at a meeting called for the purpose, redeem said capital or any part thereof by payment to the shareholders of the par value of the stock by them held or of the percentage thereof to be redeemed, with interest on the amount to be redeemed, at the rate of seven per centum per annum from the date of the last preceding semi-annual dividend until notice to such holders that the company is ready to redeem as aforesaid, together with an amount sufficient to make up all previous semi-annual dividends on the entire guarantee capital to the maximum allowed by law for such dividends respectively.

Sect. 3. This act shall take effect upon its passage. [*Approved May 4, 1877.*

[CHAP. 198.]

AN ACT defining the manner in which Mutual Fire Insurance Companies shall transact business.

Be it enacted, &c., as follows:

SECT. 1. Mutual fire insurance companies organized or incorporated under any general or special laws of this Commonwealth, may take deposit notes for as many times the cash premium upon their policies as their by-laws may provide; but such notes shall not, except as hereinafter provided, be less in amount than three times nor more than ten times the said cash premium. Such notes shall contain a stipulation that the same are to be paid at such times and in such sums as the directors may order or assess, pursuant to the by-laws, and the said notes shall constitute the entire liability of the insured as a member of the company.

SECT. 2. Whenever the cash assets of any company as aforesaid exceed the liabilities, including therein unearned premiums, in the sum of fifty thousand dollars, deposit notes may be received for a sum equal to twice the cash premium, and when the cash assets exceed the liabilities as aforesaid in the sum of one hundred thousand dollars, deposit notes may be received of the same amount as the cash premium. Whenever any reduction shall be made in the deposit notes to be received, all outstanding notes in the possession of the company shall be reduced in the same ratio, that is, the liability of the makers thereof shall be correspondingly diminished.

SECT. 3. Mutual fire insurance companies as aforesaid may, at a meeting called for such purpose, provide for the accumulation of a permanent fund, by reserving a portion of the net profits to be invested and be a reserve for the security of the insured. Such reservation shall not exceed twenty per cent. of said net profit, and when the fund so accumulated shall amount to one per cent. of the sum insured by all policies in force, the whole of the net profits shall be divided among the insured at the expiration of their policies. The permanent fund so accumulated shall be drawn upon for the payment of losses and expenses, whenever the cash funds in excess of an amount equal to the liabilities as aforesaid are exhausted, and whenever the said fund shall be drawn upon, the reservation of profits as aforesaid shall be renewed or continued until the limit of accumulation as herein provided is reached.

SECT. 4. Mutual fire insurance companies incorporated under any special laws of this Commonwealth, which have heretofore conducted their business upon the plan of taking deposit notes for a percentage of the amount insured by their policies, and making a call or assessment upon said notes for the payment of losses and expenses as the same are incurred, may continue such system of business, and the note of the party insured shall constitute his entire liability as a member of the company.

SECT. 5. The provisions of this act shall not apply to mutual fire insurance companies organized with a guarantee capital under the provisions of chapter three hundred and seventy-five of the acts of the year eighteen hundred and seventy-two.

SECT. 6. Mutual fire insurance companies insuring manufacturing property only, may insure such property situated in any of the states of the United States: *provided*, it is done in compliance with the laws of such other states.

SECT. 7. This act shall take effect on the first day of July next, and all acts and parts of acts inconsistent herewith are hereby repealed. [*Approved May 8, 1877.*

[CHAP. 204.]

AN ACT to amend an Act concerning Associations for religious, charitable, educational and other purposes.

Be it enacted, &c., as follows:

SECT. 1. Associations now or hereafter organized under chapter three hundred and seventy-five of the acts of the year eighteen hundred and seventy-four, may, for the purpose of assisting the widows, orphans, or other dependents of deceased members, provide in their by-laws for the payment by each member of a fixed sum, to be held by such association until the death of a member occurs, then to be forthwith paid to the person or persons entitled thereto, and such fund so held shall not be liable to attachment by trustee or other process; and associations may be formed under said act for the purpose of rendering assistance to the persons and in the manner above specified; but no such association organized or formed as aforesaid shall hold at one time more than three thousand dollars for the purpose herein mentioned.

SECT. 2. The provisions of the general laws relating to life insurance companies shall not be held to be applicable to such beneficiary corporations.

SECT. 3. This act shall take effect upon its passage. [*Approved May 9, 1877.*

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